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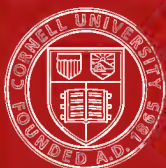
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THE GERMAN WORKMAN

A STUDY IN NATIONAL
EFFICIENCY

BY

WILLIAM HARBUTT DAWSON

Author of "Germany and the Germans,"
"German Socialism and Ferdinand Laasalle,"
"Prince Bismarck and State Socialism,"
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at every turn German statesmen and philanthropists have endeavoured—and with unabated zeal are still endeavouring—to ensure and to safeguard the conditions of physical efficiency, leaving as little as possible to chance, covering as far as may be the whole range of life and action, and doing it with the thoroughness and system which are so characteristic of the German mind, and which, if English people would but believe and understand, are the key to all Germany's progress in those practical and material concerns which nowadays increasingly engross the attention of nations.

Is the workman without employment? All that municipal and associated effort, skilfully co-ordinated and efficiently directed, can do to find him work is promptly done. For the workless man who thinks he can better his prospects in a new home the *Herberge* and the Relief Station exist, and they offer the traveller hospitable lodging and food by the way. To the needs of the miscellaneous crowd of unemployed whose love of steady industry is not always above suspicion, Labour Colonies, conducted both on industrial and agricultural lines, minister in their special way. In the towns exceptional seasonal distress is more and more met by the provision of public works. To encourage the provident a method of insurance against worklessness has been introduced in some towns.

Does the workman wish to change his dwelling? The municipality has a house agency of its own,

at which all desired information and help can be obtained without charge. Does he wish to buy or to build a house for himself? Public funds of various kinds—State, municipal, insurance, philanthropic—are available, and many millions of pounds have already been advanced in this way.

Is money wanted on loan? The municipality acts as pawnbroker, and offers prompt relief, with absolute assurance of fair dealing.

Is the workman in difficulty from want of friendly advice? There is no subject under the sun upon which the Municipal Information Bureau is not prepared to counsel him.

Have capital and labour fallen out? In the Industrial Courts are offered facilities for settling their disagreements expeditiously and without cost.

Or, again, does sickness throw its shadow over the worker's home? The gloom is relieved owing to the fact that the needs of wife and children are supplied by the insurance fund to which he has contributed during health. So, too, in the event of accident, liberal allowances come from the same source, however long the incapacity may last. In addition, there are well-ordered public hospitals and convalescent homes, to which every ratepaying citizen may go for nursing and rest; and, better still, there is the wonderful system of healing agencies which has been set up by the insurance authorities, and which is at the disposal of all insured workers, of any age and of either sex.

Has the last scene of all in life's strange eventful history come—the age of decay and helplessness? A pension awaits the weary time-expired soldier of industry, a pension not large, nor yet as large as it might be, but a welcome supplement to his own savings or to the sacrifice of children or relatives.

And so one might go through the whole catalogue of Germany's practical experiments in the science of social government. Some of these experiments are remarkable for their originality, for Germany has in this domain of legislation shown an initiative and a boldness which, whether the results always give satisfaction or not, compel admiration and respect. For details, however, the reader must turn to the chapters which follow.

The influence upon social life and individual character of these strong tendencies towards a practical collectivism is a question the due discussion of which would require a book to itself. No one will, however, pass judgment upon this question without taking into account the principles of government which are traditional in Germany, for with those principles the modern "policy of social welfare" which is expounded in these pages is perfectly consistent. Moreover, to the possible plea that such a policy is incompatible with the spirit of self-reliance and the cultivation of strong individualities, the best answer is that, by the consent of all of us,

Germany is doing its own work in the world—and, as we are apt to think, some of ours as well—and is doing it exceedingly well.

Purposely I have refrained from discussing industrial conditions in their narrower and more personal aspects, partly from a disinclination to complicate my subject with controversial issues, but also from a conviction that the story as it stands is complete and self-contained. Whatever may be the German worker's standard of wages and of life, whatever his hours of labour and the conditions of his employment, the Imperial social legislation of the past quarter of a century and the enlightened reforms which during the same period have been adopted for his benefit by municipality and private philanthropy, working singly or together, form a distinct chapter of national life, and this chapter may properly be written without any reference whatever to polemical questions.

Immediate purposes apart, such a survey as this of another country's methods and measures of social reform can hardly fail to throw light upon questions urgent amongst ourselves. In the conception of social problems and the formulation of ameliorative measures, every nation follows more or less distinctive traditions of thought, and it would be fallacious to assume that what is good for one land would necessarily be beneficial for another. And yet, after all needful reservations have been made, it is still

true that much may be learned from Germany's example, even though the example may at times be deterrent rather than encouraging. Where we can do so with advantage, we shall be wise in paying Germany the flattery of imitation ; where not, we shall be equally wise in accepting the warning of its experience.

THE GERMAN WORKMAN.

CHAPTER I.

LABOUR REGISTRIES.

OF all the social problems of the times, that created by the existence of a large and apparently never diminishing class of unemployed is perhaps the most tragic and most melancholy. How deal with these people? In the past the policy of legislative and administrative inaction, tempered by public and private charity, has held the field. More and more, however, society, and after society the statesman and the politician, who should lead public opinion, yet in fact do so little in the domain of social reform that is original and constructive, are recognising that the attitude of passivity is neither politic nor safe. At the moment there are signs of a rather violent reaction. "Practical measures" are now the order of the day, for we are at last all agreed that something *must* be done. Doubtless also we shall do that something, though whether it will prove to be a wise and well-considered thing is at least an uncertain point, and the justification for incredulity is found in our

inveterate national habit of refusing to think out our problems in quiet, and of experimenting in the dark, trusting with a quite superstitious confidence that our proverbial common-sense will be justified of its offspring.

Germany enjoys no immunity from unemployment, yet on behalf of the Germans it may at any rate be claimed that they have approached the problem of worklessness in a logical and orderly spirit, and have tried to deal with it step by step, stage by stage, by measures which enlarge and supplement each other, and which together cover the whole ground, so far as a complete and systematic treatment of the problem is humanly practicable.

And granting the necessary existence of a constant amount of unemployed labour, the German's first idea is to facilitate employment as speedily as possible, by placing the men who want work in communication with the men who want workers. Thus has come into existence the German system of labour registration, the largest and most efficient known to an industrial State.

Germany had public labour bureaux long before the practical utility of these institutions became generally recognised. More than sixty years ago the Saxon town of Leipzig established such an agency, and down to the present day it has continued to negotiate work for the unemployed of all classes without charge. Of private agencies, the oldest in Germany is that at Stuttgart, which was established so long ago as 1865. While, thus,

labour bureaux, variously named, had existed long before, a social congress held in Berlin in the year 1893 gave the impetus which has led to the present multiplicity of these institutions, and it is noteworthy that the movement has throughout had the general support of the labouring classes, whose initiative, in not a few places, stirred the municipal authorities to action. At the present time hardly a German town of any industrial importance can be named which has not in regular operation an efficient labour registry. The executives are chosen in different ways—in some cases by the municipal councils, in others by the industrial associations and trade unions, and in others by the courts of industry—but employers and work-people are generally given a place and a voice upon them. In the great majority of cases the bureaux are independent departments of municipal government, with separate officials and offices, though here and there they are—very disadvantageously, it is maintained—associated with other branches of work. In most cases the seekers of work, like the seekers of workers, are simply registered in lists, classified according to occupation, and at stated times they are invited to call and inquire whether their needs can be supplied. It is becoming very common, however, to provide convenient waiting rooms in which the registered unemployed can be sheltered during the day. Where this is done a vacancy list is usually read out in hearing of the assembled applicants at

regular intervals. Several towns have devoted, and have even specially built, large and convenient buildings for this important branch of work. As a rule the bureaux are open all day on weekdays, though in many cases for a few hours on Sunday as well. Free service is now the almost universal rule, whether the applicant be a workman or an employer, the costs of the institution all falling on the municipality. Here and there, however, an exception is made in the case of employers seeking domestic servants or in the case of employers and workpeople who are non-resident, but even here the fees charged are nominal, and the tendency is to abolish them altogether. The labour bureaux under private management, not having the resources at control which are enjoyed by the municipal bureaux, do not so generally offer gratuitous registration, and in Berlin no less a sum than £650 is received annually from fees, which are said to be willingly paid. Both free and fee-paying bureaux have their advocates, though it cannot be denied that to the extent that fees prevent the registration of unemployed labour they cause the bureaux to defeat their own object. The question is, however, generally viewed as one rather of financial policy than of principle.

The period for which applicants are registered varies from a fortnight to several months, but at the end of the time registration may be renewed should work not have been found. Some bureaux issue formal tickets admitting registered applicants to

the waiting-rooms at all or certain hours of the day for a fixed period; thus the Berlin employment bureau has from the first charged twenty pfennige. Yet the utility of these certificates of employment is largely questioned, and in practice they have been much abused, for not unseldom they find their way into the hands of vagabonds who desire work least of all things, yet who, equipped with official declarations that they have sought employment and have not found it, are able, temporarily at least, to bid defiance to the police when charged with common vagrancy. Hence some bureaux have discontinued the issue of documents of any kind.

No uniform rule is followed in the consideration of applications for employment. Nominally, indeed, such applications are taken in the order of priority in the case of unskilled workmen, though the head of a household will not uncommonly be given preference before a single man. In dealing with skilled labour a man's capacity and his fitness for the special task offered are considered, even where the employer does not make express stipulations on the point. Here the public labour bureau departs from the principle followed by the labour registries of the trade unions and guilds, which strictly allot work in the order of priority of application. It is still less usual for the labour bureau to inquire into the personal character of the applicants; here master and man are left to the test of experience. It is, however, an almost

invariable rule to require an applicant for work to legitimise himself by the production of some such official document as a labour book (if under age), army discharge certificate, or insurance paper, which not infrequently has to be deposited until he either finds work or is discharged from the register. There is no rule debarring men in work from seeking new employment through the labour bureau, but it is seldom that questions are asked on the point.

A common source of difficulty in connexion with the working of labour bureaux, whether on municipal or private lines, is the attitude which they should assume in the by no means rare eventuality of industrial disputes. Originally it was customary to suspend operations entirely in respect of the trade or industry affected by either strike or lock-out. It was argued on behalf of employers, however, that to cease to offer work to unemployed persons on the occurrence of a strike, far from being a neutral act, was one specially and directly favourable to organised labour, and that to continue open implied no partisanship, inasmuch as it was optional for labourers to use the bureaux and accept work or not as they would. Nowadays the plan most in favour is simply to preserve a neutral attitude, informing applicants for employment when a dispute exists and leaving them to act at their discretion. Naturally the organised workers and their leaders see to it in these cases that such advice and persuasion as

the law permits are not wanting on their part. Nevertheless, some bureaux continue to suspend operations for the trade affected in the event of a dispute occurring. In yet others, no uniform principle is followed, but the managing body acts in every case as the special circumstances may suggest. The rules of one of the Saxon bureaux provide that in the event of strike or lock-out the committee of management shall immediately be called together, for the purpose of fixing a term within which the disputing parties shall be invited to seek the services of the standing Board of Conciliation. Should they not do so, or should neither conciliation nor arbitration take place, it is left to the committee to decide whether the bureau shall continue to mediate employment for the industry or trade concerned. It is obvious, however, that where labour is able to act with unanimity this question of the closing or otherwise of the bureaux in strike times creates no very serious difficulty.

One of the most noteworthy features of the labour bureau movement is the growing tendency and willingness of the independent trade union and guild registries to amalgamate with the public registries, thus bringing the entire work of employment mediation in a town under one organisation and roof. Thus the Berlin Labour Registry embraces, besides its general department, no fewer than twelve guild registries—for the bookbinders, butchers, bakers, painters, locksmiths,

paperhangers, stucco-workers, roofers, and others; and in Munich the registries of the bookbinders, bakers, butchers, cabmen, coppersmiths, potters, painters and varnishers, shoemakers, and wig-makers are similarly affiliated to the Municipal Labour Bureau. The Karlsruhe Bureau has even been successful in bringing together the Protestant and Roman Catholic Workers' Associations as well as the trade unions in the common interest of labour mediation.

For perfection of arrangements the Labour Bureau of Munich probably takes the first place in Germany as a municipal institution, insomuch that it well deserves separate description. On the other hand, Berlin offers an example of thoroughly efficient and successful work in the domain of labour registration conducted on non-municipal lines. The Central Labour Bureau there (*Central Arbeitsnachweis*), which is carried on by a society known as the Central Association for Labour Registration, is, as to buildings and their equipment, the most elaborate, as it is certainly the most costly, in the whole country. Organised over twenty years ago on what is known as the "paritative" principle—implying management by a body representative equally of employers and employed—it has continued on that basis until the present time, and there appears to be neither intention nor need to resort to any other basis of organisation. For many years the Labour Bureau was carried on in rented rooms, but, helped by

a timely loan of £50,000 advanced by the Insurance Board for Berlin at the moderate interest of $2\frac{1}{2}$ per cent., and the promise of a yearly subsidy of £1,000 (since increased to £1,500) from the city council, the society erected a home of its own in Gormannstrasse, and here the bureau has been settled since 1902. It is a magnificent block of buildings, impressive even more as a concrete sign of the serious and sympathetic spirit in which the work of public labour registration is undertaken in Germany than because of its unique proportions and the completeness of its arrangements. To say that the ambitious project owed its successful realisation to the fertile mind and abundant energy of Dr. Freund, the president at once of the bureau's executive and of the Invalidity Insurance Board, is but to give praise where it is chiefly due.

There are two separate buildings—one for unskilled workpeople, the other for female employees and the trade guilds which are affiliated to the bureau. To the former building belong, besides the formal registration offices and residential quarters for the attendants, a large assembly-hall, to which work-seekers are able to resort during the day, with galleries which alone seat 1,400 persons, a reading room supplied with books and newspapers, a canteen, workrooms for tailors and shoemakers, in which repairs are made at the all-round charge of just over a penny, a miniature hospital, with a series of bathrooms

below in which hot, cold, and shower baths can be had at all hours of the day for a halfpenny.

In the large assembly-hall, the vacant situations are called out at fixed intervals in the hearing of the assembled work-seekers, and from the number of those who offer themselves the Director chooses the most suitable, though, other things equal, he gives the preference to married men or men who have waited the longest time for work. At the canteen nutritious food is served in return for coupons issued by the guild registries as well as for direct payment. Over 100,000 portions of food are sold during the year. There are separate departments for workmen over sixteen years and for juveniles, so that contact between the two is unnecessary. The accommodation for female work-seekers and for the trade guilds is in its way no less complete. For the former a large room, capable of holding 375 persons comfortably, and having its own entrance from the outside, is set apart, while to each of the guilds a separate set of rooms is allotted—offices, waiting-rooms, etc.—with a canteen for common use. The guild registries have thriven from the beginning, and their number tends to increase. They are largely used by employers of labour in preference to advertising in the public journals or relying on casual callers; and some make it a rule only to employ workpeople who, after inquiry, have been directed to them by the association. The entire accommodation of the registry is for 4,000 per-

sons. Registration is not free: a fee of twenty pfennige (twopence-halfpenny) is charged now as ever, and the certificate given in return is valid for three months, though many applicants are admitted gratuitously to the benefits of the bureau both in the general and the guild section.

At the time of my last visit to the Berlin labour registry (1905) its work was grouped as follows: registers for unskilled male workers (day labourers, cabmen, porters, etc.), for juvenile workers, for apprentices, for female workers, for municipal workmen, for tanners, for *glacé* and white leather workers; with registries for the following guilds—for painters and whitewashers, for locksmiths, for laundry workers, for paperhangers, for the linen trade, for bookbinders and allied trades, for stucco-workers, for roofers and scaffold builders, for butchers, for machinists and stokers, for glaziers, for bakers; and in addition there were branch registries in two of the industrial suburbs. The year's work comprised 74,511 applications from work-seekers, 60,691 applications from employers, and 46,616 vacancies filled. The latest addition to the bureau contemplated is a registry for domestic servants, to be conducted at the expense of Berlin mistresses, who are to pay a yearly subscription of four marks as well as a fee of a mark on using the bureau's services.

The entire arrangements of the institution are, indeed, superb and evince a desire to minister in the most efficient manner possible to the con-

venience and welfare of the city's unemployed. Where equal resources are available the Berlin Central Labour Bureau may well be studied and followed as a model.

For the labour bureaux of Germany as a whole, both public and private, a great measure of success can be claimed. They are, without exception, readily used by workpeople, though less willingly by the employers of labour. It is complained in some towns that the latter are either indifferent or positively hostile to the bureaux ; yet, on the other hand, a very cordial relationship exists in many cases, and where indifference or prejudice continues it is gradually being overcome. Nevertheless, it is a common experience that the factory industry uses the labour bureaux, whether municipal or philanthropic, far less than the trades and handicrafts, though gradually the disparity is decreasing ; and for the past reluctance of many large industrial employers to seek the services of labour agencies of any kind there has been an explanation in the strained relationships between capital and labour so common in large towns. It may be noted that in many places the registration of domestic servants now-a-days forms a very important branch of the labour bureau's work, and in some towns the public bureau has entirely superseded private servants' agencies. So firmly established has the institution become in the Grand Duchy of Baden, that the police in some parts of the State forbid itinerant work-seeking and

direct the unemployed to communicate with the labour registries.

Exact figures for the whole of the Empire are not available, but Prussia alone had in 1903 no fewer than 276 labour registries, either communal in management or aided by communal subsidies, and they received 545,622 applications for work and 382,711 applications for workers, and filled 272,524 vacancies. The public labour registries of the whole Empire are estimated to have negotiated work for no fewer than 600,000 persons during the year ending March, 1904.

Those who are conscious of the gravity of the rural migration problem in England will be interested to know that the same problem presses on Germany with at least equal weight. It is a common complaint of the labour bureaux in the larger towns that they have inquiries for labourers for the land which cannot be met. Let the dearth of labour be never so great in the country, and its abundance never so great in the towns, the unemployed cannot readily be induced to turn their backs on the urban surroundings to which they have become accustomed, but hold to the view that it were better to starve in idleness in the town than return to the dreariness of the land. This has particularly been the experience of Hamburg, where there is a perpetual surplusage of dock labour, while at the same time an increasing cry for more workers comes from the inland rural districts. Though, however, it has hitherto proved

impossible to persuade the superfluous dockers to abandon a hopeless quest after work in Hamburg, hope of success has not been abandoned. On the other hand, the Munich Labour Bureau amongst others is able to show a good record in the mediation of rural employment, a department of its work to which very serious attention is given.

Germany has brought to a great degree of efficiency the co-ordination of labour registration, a movement in which the States of Wurtemberg (where it originated), Baden, and Bavaria and several provinces and government districts of Prussia have particularly distinguished themselves. The method of action is for the labour bureaux of contiguous towns or districts to combine in an association or union which mediates between them: thus the Wurtemberg Association is formed of fifteen bureaux, that of Bavaria of sixty-eight, grouped in eight central exchanges, that of the Düsseldorf district of twenty-three, that of Baden thirteen, and so on. Indeed, the co-ordination which has been arranged in Wurtemberg, Bavaria, Baden, and Alsace-Lorraine virtually establishes intercommunication between the whole of the labour bureaux of South Germany. The co-operation followed varies both in form and degree. In its most rudimentary and tentative form it may go no farther than the exchange of advice by correspondence and periodical conference; the more developed form takes the form of a central exchange which serves as a sort of clearing-house for the

vacancies which the affiliated bureaux are unable to deal with. Thus in Wurtemberg the whole of the labour bureaux are in constant telephonic, telegraphic, and postal communication, and in addition they exchange vacancy lists three times a week (Tuesday, Thursday, and Saturday) in summer and twice a week (Tuesday and Friday) in winter through the mediating central exchange at Stuttgart. In the small towns and villages without labour bureaux employment is negotiated where possible by the communal authorities by means of special registration forms, the State bearing the cost of postage. State help is a prominent feature of the Wurtemberg system of co-ordination, for the cost of the entire machinery has from the first been made a public charge, including the free use of the telephonic, telegraphic, and postal service, and the cost of the periodical conferences between the directors of labour bureaux; a reduction of one-half in fares is also allowed to work-seekers who use the railways under the direction of the bureaux. The vacancy lists, as collated at headquarters, are sent not merely to the labour bureaux of the kingdom and of adjacent districts, but to the administrative authorities of all communes in Wurtemberg with a population exceeding 2,000, and to such smaller communes as may wish to receive them.

The Wurtemberg methods have in the main been imitated by Baden, for which State the Karlsruhe

Labour Bureau acts as "Central." On the other hand, Bavaria has a system of central exchanges, eight in number, each serving for a convenient area. The exchange at Munich serves for Upper Bavaria, and it both issues a weekly vacancy list to the associated bureaux and acts as a medium of communication between them. In the interest of a speedier negotiation of employment the Munich Exchange is promptly notified of all vacancies or offers of work which the bureaux are unable to deal with, and these it endeavours to negotiate pending the publication of the weekly circulating lists.

The co-ordination of the functions of labour mediation on the Wurtemberg or Bavarian lines is making steady progress in Germany, and the results, on the whole, have proved distinctly encouraging. It is true that the actual number of engagements arranged in this way is not very large, but on the other hand the work-seekers who are helped by the several exchanges are just those whose condition is most unfortunate: they are the men for whom their own local bureaux can do nothing and who, but for the wider facilities for employment which the exchange system brings within reach, would remain in the ranks of the unemployed. An objection originally taken to the exchange of vacancy lists was that it would encourage the indiscriminate migration of workpeople, but this does not appear to have been the case. Now as before the vast majority of the registered

vacancies are filled by local labour, and work-seekers are urgently dissuaded from travelling to places from which vacancies have been notified unless they have received from the local bureaux an assurance that the work is still available. Moreover, the principle is rigidly followed of refusing employment in Munich to agricultural labourers; these are only given an opportunity of going back to the land, and if they decline it the bureau has no more to say to them. In this way something is done to restrict the immigration to the city of the rural population.

CHAPTER II.

THE MUNICH LABOUR BUREAU.

As an example of a labour bureau conducted by a municipality that of Munich is not excelled, probably is not equalled, in Germany either in efficiency of management or in the sum of the work done. Its services are virtually offered free to all comers, for the city council is behind it, and from the first the Ministry of the Interior has warmly supported it, as a Bavarian Ministry of State is so well able to help an institution established in the capital, by the grant of yearly subsidies and contributions for special purposes, while other Ministries, like that of Education, have co-operated in sundry ways which have been found effectual. Apart from the subvention from the State, the entire cost of the institution, with its extensive and commodious suite of rooms, and its large staff of officials, is borne, to the extent of some £1,400 yearly, by the municipality, which also exercises control over its operations. The bureau mediates employment for industrial workpeople of every class. Moreover, on request it affords information upon matters of interest to its clients; and at the commission of the municipality it prepares reports and statistics upon labour questions.

For the purpose of registration employers and employed are divided into occupation classes, and applicants are at once inscribed with a minimum of formality (yet with due record of needful information) in the class lists to which they belong. In filling vacancies applicants are usually taken in the order of arrival, though preference is given, so far as unskilled labour is concerned, to heads of families and persons who have been resident for some time in the city. Should a suitable offer of employment exist, the applicant chosen is despatched to the employer with a postcard as legitimation, and whether he be retained or not the employer is expected to fill up the card and return it to the bureau. In the event of a strike or other labour dispute occurring the bureau endeavours to keep free from complicity with either side, but it is left with the committee of management to determine whether operations shall temporarily be suspended or not. No payment is asked of either employer or employed, and the utmost confidence is felt by both alike in the fairness and impartiality of the officials, in proof of which the number of persons using the bureau increases year by year.

The Munich Bureau is managed by a committee consisting of a permanent member of the city council as president and six elected members, three employers and three employees, all elected for three years by their peers. Above this committee, however, is an executive of two, both permanent members of the city council. There

is also a ladies' committee, which is nominated, and discharges only such functions as are determined by the statutory committee. As showing the interest taken in labour registration work by all classes of society it is worth noting that the members of the ladies' committees last appointed, with their deputies, comprised five members of the nobility, the daughter of a chief forester, the daughter of an officer, a doctor's wife, a doctor's widow, the wife of a rabbi, a teacher, and a lady in business. The paid staff of the bureau comprises an inspector, a chief clerk, and five assistants for the male department, an overseer and six assistants for the female department, with two porters for the waiting rooms.

That the success of so large an institution as this must depend mainly upon its efficient conduct is obvious, and here the Munich Labour Bureau is fortunate. The fact that the managing committee only finds it necessary to meet from three to five times a year may be accepted as a proof of their confidence in the practical dictator of the bureau and of the justification of that confidence. Equal testimony in the same sense is afforded by the fact that a number of Munich trade guilds have entirely transferred their registries to the public labour bureau. The twenty rooms of the bureau are conveniently arranged for the transaction of business in the several departments. There are separate offices, with waiting rooms adjoining, for industrial workmen, for hotel and restaurant

employees, for industrial and unskilled workwomen, for apprentices, for agricultural labourers, for day labourers and unskilled workmen, and for employers. A special room houses the archives of the bureau, including the multitudinous forms required in its operations, and also a considerable library of legal, political, and industrial works, which has lately attained to the dignity of a catalogue. Six different parts of the bureau are connected with the State telephone, whose ramifications cover the whole monarchy. The office hours are from eight to twelve and from three to six on week-days only, for on Sundays and festivals work is entirely suspended.

It is creditable to the common-sense of those who conduct the bureau that they do not hide their light beneath a bushel. Every possible method is adopted of making known to employers and employed of every class the existence, the objects, and the methods of the bureau, as by conferences, the use of the Press, announcements in the schools, and meetings of workpeople and of farmers; and the help of the factory inspectors and other officials who come in contact with employers and the working class is also sought and to some extent obtained.

For some time the bureau has had a special department for reservists. By notification to time-expired soldiers before their discharge from the army, and by invitation to employers, especially landowners and farmers in the corn-

growing and grazing districts, to make known their wants, a good deal is done for this deserving and rather helpless class of men. By decree of the Minister for War, it is required that officers in command of regiments shall take steps to acquaint time-expired soldiers, both by placard and verbally, with the existence of the Munich and other labour bureaux, to recommend them to use the free services of these institutions rather than place themselves in the hands of private registries, and to advise them where possible to seek employment on the land instead of increasing the existing congestion in urban occupations.

Another special and increasingly important branch of the bureau's work is that done on behalf of the apprentices and young persons who become exempt from school attendance. This work has assumed greater proportions and has vastly gained in utility since the Government and the municipality gave their direct help, and since the teachers, acting on formal directions from above, took the matter up on systematic lines. The idea of bringing the schools into close association with the labour bureau could only have originated in a country in which the problem of unemployment is approached in a rational spirit. Addressing a conference of Munich teachers which had been held in 1903 to discuss the question, the President of the Executive Committee said :—

“ Experience shows that leaving school is one of the most dangerous epochs for the character-development

of youth. Unless the school is to see its educative work now undone, it must co-operate in the task of at once directing the young into an orderly career. For as a training agency it is not merely the duty of the school to teach the children certain knowledge; it must qualify them for their future vocations, it must take an interest in the occupations to which the scholars turn, and show this interest in helping them to make their choice by advice and practical help. The chief value of their co-operation will be to submit the wishes and the inclinations of the scholars to a thoughtful criticism, but to this is necessary a comprehensive knowledge of the labour market, which can best be given to them by the communal, centralised labour bureaux. To these bureaux, therefore, the schools should direct their scholars, emphasising be-
times the importance of a choice of occupation."

The Ministries for Home Affairs, Education, Public Worship, and Justice all cordially supported this attempt to bring young workers and apprentices within the influence and operations of the labour bureaux by the issue of decrees and instructions to the administrative officials and departments within their province. The education authority of Munich also addressed a circular letter to all the head teachers of the primary schools under its control requesting them to make it their business before the close of each school year to inquire into the plans of all scholars about to leave school (a printed schedule of questions being circulated for that purpose), with a view to advising them as to the choice of vocation and urging them

to put themselves in communication with the municipal labour bureau ; and the municipality in the same way enlisted the interest of the trade guilds and other labour societies in the city. The first thorough interrogation of the schools took place in 1904, and as a result a large number of children about to leave school sought the offices of the labour bureau. Here the young person in search of a position as apprentice comes with a form of application which he has already filled up, and which is attested by his teacher. When the bureau is able to offer the place desired the applicant is notified by postcard where and when he must present himself for examination, and whether engaged or not he is required to report the result of the interview to the bureau in the same way without delay. So far the experience gained in this department has been very encouraging, and the conductors of the bureau are convinced that they have here a work of unlimited usefulness in store for them.

The latest undertaking of the labour bureau in this association is the preparation, with the help of expert employers and medical men, of a handbook to all the industrial occupations open to youth, explaining the work itself, the qualifications necessary, the prospects, the health conditions, the dangers and difficulties, the cost of training, in short all the facts which should weigh with parents and children in the choice of a career. Even now the labour bureau takes care, so far as is possible,

that the young people who seek service through its instrumentality are not put to employments unsuited to their physical capacity.

One result of the co-operation of the ladies' committee has been the growth of an important work in the mediation of service for domestic servants and girl apprentices following various trades and occupations. Some of the guilds which had occupied themselves with the employment of apprentices protested for a time against what they regarded as an invasion of their peculiar province. The matter came before the Chamber of Handicrafts for Upper Bavaria, and after a conference with the committee of the labour bureau the view of the latter institution prevailed that the mediation of such employment should be regarded rather as a public than a private concern.

So large, indeed, has been the work of the bureau that in order to decentralise its operations to some extent, and at the same time to meet the convenience of the public, branches have been established, after the example of Vienna, in several quarters of the city.

But the great feature of the Munich Labour Bureau is the communication which it constantly holds with the other bureaux scattered over Bavaria, the result being a co-operation and a unity of action which tend greatly to the efficiency of all institutions alike. A constant telephonic communication and the weekly exchange of complete lists of vacancies greatly facilitate the negotiation of

employment. One of the latest departures is the establishment of a fund out of which help is afforded to work-seekers who have to be sent some distance by road or rail.

To speak of figurative results—and here the work of the Munich Bureau is unique—during the year 1903 there were in the male department 37,072 offers of work against 49,656 offers of service, and 31,601 positions were filled by the bureau. In the female department there were 30,357 offers of work and 29,849 offers of service, and engagements were arranged in 20,063 cases. The totals for the two departments were 67,429 offers of positions, 79,505 offers of service, and 51,664 engagements. There were 117·9 offers of service for every 100 offers of work, and 74·5 per cent. of the vacancies were filled (84·2 in the male department and 66·1 per cent. in the female department). It was found that 19·3 per cent. of the offers of service and 13·5 of the offers of work came from outside Munich, while 18·6 per cent. of the places filled were also outside. In the agricultural department 3,529 positions were offered in 1903, and of these 2,553 were filled; of the 2,858 persons who sought work, 2,275 received it; over three-quarters of both offers of work and applications for it came from outside Munich. During the same year 225 discharged soldiers sought work, and for 166 of them suitable positions were found, 113 in Munich and 53 in other parts of Bavaria. In the male apprentice department 2,381 positions were reported to the bureau

in 1903, 2,610 youths applied for positions, and engagements were arranged in 1,493 cases. This branch of work has enormously increased during the last five years ; in 1892 but 658 positions were offered to apprentices, 252 youths registered themselves, and only 172 vacancies were filled. In the female department 440 vacancies were reported, 309 applications for work were received, and 191 engagements were arranged.

Comparing the entire work of the bureau since its establishment in 1895, the figures for 1903, independently of the registration work done for the trade guilds, for which no special credit can be taken, show an increase of from 30,057 offers of work, in the first complete year, to 56,610 ; the offers of service increased from 47,000 to 65,448 ; and the engagements arranged increased from 25,588 to 42,172. The trade guilds and other labour societies whose registration the bureau has taken over are those of the hairdressers and wigmakers, bakers, bookbinders, potters, coppersmiths, cab-drivers, butchers, painters and polishers, and shoemakers, and on their behalf 14,057 offers of service with 10,819 offers of work were received in 1903, while 9,492 engagements were arranged.

Where in the general department applicants for work were referred to other towns, they were, if necessary, helped to buy tickets or were conveyed free. Often, however, employers advanced the fare. Where travelling money is advanced on loan by the bureau, repayment through the

employer is required, and until then the borrower's papers of legitimation are detained. The bureau's postal communications during the same year reached the high total of 15,000. A few work-seekers were given relief, but at the commission of the guilds, by which the money was refunded. The net expenditure of the year was 32,817 marks, or £1,640, of which 25,777 marks (£1,288) fell to the salaries and wages of the staff, and 2,869 marks (£143) to general administrative charges. Towards this expenditure the Bavarian Government contributed 4,500 marks (£225) by way of subsidy, independently of 1,000 marks (£50) towards the cost of structural alterations.

Lest the conclusion should be drawn that the foregoing figures are not imposing for a city of half a million inhabitants, it is necessary to add that the municipal labour bureau does not even yet possess a monopoly of the work of employment registration. Registries are still conducted by some of the trade societies on their own account; there are the registries of philanthropic societies, for the most part carried on by women on behalf of their sex; there are registries kept by employers; and there are many private agencies. Yet the municipal labour bureau has the lion's share of the work, and the time may come when it will have it all.

CHAPTER III.

INSURANCE AGAINST WORKLESSNESS.

THE institution of insurance against worklessness is, in reality, an offshoot of the labour bureau. Not only is it a product of the experience gained in the work of labour registration, but, where introduced, it has generally been directly associated with that work, if not under the same officials, at least as an integral part of the policy of labour protection. Switzerland here led the way, but Germany has made not a few experiments on its own account, beginning with that at Cologne, which dates from 1894.

It was the example of Berne which encouraged some of the enterprising municipal workers of Cologne to supplement their existing admirable labour bureau in this way. Then, as now, Herr Friedrich Schmalbein was the moving force. The first thing was to raise an endowment fund by which to afford the insuring workers a certain security for their contributions and benefit in return for them. A philanthropic manufacturer, Herr Gruneberg, interested himself in the project, but died before committing himself to any financial liability. But Cologne is noted for the generous spirit of its merchant princes, and the

goodwill of Herr Gruneberg was translated into action by his widow's gift of £1,000. The city council followed with £1,250, other gifts came readily, and before long a fund of £5,000 had been raised wherewith to start the work of insurance. The municipality now took over administrative responsibility, and since then an energetic committee of trusted citizens, with Herr Schmalbein as chairman, has carried the work forward. One of the best things the committee ever did was to invite the Social Democrats to join them. Before that the Socialists had looked suspiciously upon the project, and had even tried to obstruct it. No sooner were they given a hand in its practical working, than the criticism changed in spirit and intent; from being distrustful and hostile, it became commendatory and helpful, and some of the wisest modifications of the original scheme have proceeded from this source. The presence of workpeople on the governing body has also the convenient effect that they control each other: the working man on the committee knows the workless man on the street, and he takes care that there is no malingering, than which nothing is more obnoxious to the honest labourer. At the time of my first visit to the Cologne Unemployment Bureau, one of the workers' representatives on the committee was an Englishman. The executive now consists of the Chief Mayor of Cologne, or a deputy nominated by him, the chairman of the municipal labour bureau, and

twenty-four elected members, twelve being insured workpeople, and twelve patrons or honorary members, of whom six must be employers, and the other six neither employers nor employees. In addition the twelve insured members of the executive form, together with the director, a committee for special affairs.

The institution confines insurance and its benefits to worklessness occurring during winter. In this way it greatly narrows its liabilities, while yet protecting its members against want and suffering in the most trying season of the year. Worklessness must also be unavoidable and free from culpability. The insurance fund is open to independent male workpeople at least eighteen years old who have had domicile at Cologne for at least a year and are not permanently incapable of working. Artisans who cannot prove regular employment and occasional labourers are disqualified from being members. The right is reserved to the executive and the director to reject proposals for insurance which do not accord with the purpose of the fund, or are otherwise unsuitable. The business year is held to begin with the first day of April, and, in order to qualify for membership during the current year, contributions must either begin with that date or, if proposals for membership are made later, must cover the interval from that date. No member is accepted after the first Sunday in June for the current business year. Every member must pay

thirty-four weekly contributions in order to be entitled to out-of-work benefit. The premiums are thirty-five pfennige (a little over fourpence) per week for unskilled labour and forty-five pfennige (fivepence-halfpenny) for skilled workmen. There are, however, three other sources of income: the contributions of patrons (who become such for life by giving at least fifteen pounds in one sum) and honorary members (who pay at least five shillings a year), contributions from societies, employers, and others, and a liberal subvention from the town.

In return for their contributions the insured have a claim to support from the funds, in the event of inculpable worklessness occurring during the period December 1st to March 1st, for so long a time as such a condition continues and work cannot be found for them. Such unemployed persons are required to present themselves at the bureau twice a day, at hours to be determined by the director. Should work be offered suitable as to character and remuneration, it must be accepted on pain of forfeiting the out-of-work benefit, but an insured workman may not be required to take a position which has become vacant owing to a strike. Unmarried men who have not to support relatives in Cologne may be required to take work in other towns. Here will be seen the practical advantage of having the insurance fund connected with the labour bureau. It is usual to give to members of the fund prior

consideration in the filling of vacancies, by way of encouraging in them a provident spirit.

The benefit given is two marks per day (beginning with the third day of worklessness) for the first twenty days, and one mark per day for the rest of the time; but in the case of persons who in the two preceding business years have drawn relief to the extent of at least three-quarters of the maximum amount payable, two marks per day are paid for the first twenty days, and one mark for an additional fourteen days only. There is no payment on account of Sundays and festivals. Where worklessness occurs repeatedly during the three benefit months it is regarded as continuous for the calculation of the relief payable, so that twenty days is the maximum time under any circumstances that two marks a day can be claimed in any one year. No relief is paid when worklessness is the result of sickness or inability to work—since such contingencies are liberally met by the State insurance laws, — nor yet when worklessness is the result of the insured workman's fault or of a labour dispute. The claim to benefit is also forfeited when the insured leaves Cologne, or when it is found that he has made false declarations. Whether in any of these cases the workman's contributions are refunded depends upon the decision of the standing committee of the insured.

The Cologne unemployment insurance fund is now in its tenth year and though its growth has

been continuous it has not yet reached large proportions. During the business year 1904-5 1,804 proposals of insurance were received and 1,717 were accepted—488 coming from skilled and 1,229 from unskilled workpeople. The number of insured who fully qualified for the receipt of relief in the event of worklessness occurring was 1,596, and of these 1,271 actually reported themselves as unemployed. The labour bureau was able to find permanent work for 59 of their number, and temporary work (varying from one to forty-seven days) for 1,078 others, so reducing the relief payable. The total amount of this relief was 42,832 marks, or £2,141 12s., representing 25,031 days of worklessness—17,798 at two marks per day, and 7,236 at one mark. Towards the relief thus paid the whole of the insured contributed 21,000 marks (£1,050), or 48·5 per cent., in premiums; the municipality gave a subsidy of £1,000, and the rest of the deficiency was covered by honorary contributions and interest on invested funds. By way of placing the institution on a more independent and more business-like basis, it has been decided to increase the workmen's contributions five pfennige per week. It is instructive to notice the duration of worklessness—a point so important for the stability of benefit funds of this kind. Thus 124 men received relief for 1 to 5 days, 178 for 6 to 10 days, 212 for 11 to 15 days, 197 for 16 to 20 days, 112 for 21 to 25 days, 106 for 26 to 30 days, 63 for 31 to 35 days, 41 for 36

to 40 days, 51 for 41 to 45 days, 26 for 46 or 47 days, and 91 for 48 days.

As to the benefit which the institution offers to insured members there can be no doubt. Its weak points are that it covers so small a fraction even of the seasonal working class, and that it is to a large extent a philanthropic agency, which helps those who help themselves, and to that extent does well, but offers neither help nor hope to the much larger class of people who cannot help themselves. The number of the insured has, with the exception of a single year, increased every year since the fund was established, yet its present maximum membership of 1,717—implying so many persons protected against the severer hardships caused by compulsory idleness—obviously only touches the fringe of the unemployed problem. The institution is at best, in fact, a palliative, though in fairness it should be added that this is all that its promoters claim. At the same time, the insured workpeople would appear to be satisfied with the fund, and I was assured that even those who do not draw relief never grudge their contributions, recognising that they form a profitable business risk and, even if they are sacrificed, benefit their less favoured comrades.

With varying regulations and conditions of membership the same institution has been introduced in several other German towns. Thus at Leipzig members may be as young as seventeen but not older than sixty years. There the insured

are divided into four classes, according to the risk of worklessness; the premiums payable are thirty, forty, fifty, and sixty pfennige respectively; and these premiums must be paid for forty-two weeks to establish a claim to benefit, which is 1.20 marks (1s. $2\frac{1}{2}d.$) per week-day. The premiums are reduced when the insured make no claim upon the funds for three periods of forty-two weeks. Provision is also made for the insurance of whole societies at the reduced all round rate of ten pfennige per week, with claim to a benefit of only seventy-five pfennige, though this amount is increased where no call is made upon the funds for a certain length of time. At Leipzig the premiums are paid by means of stamps affixed to cards of membership, which are issued annually. There, however, the relief is not limited to a certain period of the year, though, as at Cologne, an unemployed member is required to accept such suitable work as the labour bureau may be able to offer him.

Munich is the latest town to move in the matter. There the municipality has decided to vote 35,000 marks a year for three years towards the carrying on of an unemployment insurance fund, which is to be started by the Trade Unions and the Employers' Associations. It will be managed by a committee of forty members, these belonging to the associated organisations, and the benefit is to be one shilling a day for eight weeks of six days during the year. It will work in close association with the Labour Registry.

CHAPTER IV.

THE RELIEF OF WANDERING WORKERS.

PERHAPS in no country is the *bonâ-fide* seeker of work treated on the whole more sympathetically than in Germany. Switzerland, indeed, is the only other country which at all enters into comparison. The system of public and private lodging-houses, in which travelling workmen are hospitably entertained night by night, presents a picture lesson in practical philanthropy which is deserving of serious attention in England, where the casual ward at present represents the measure of society's interest in the migrant unemployed. By the help of these lodging-houses every German labourer whose purpose can be presumed to be honest is able to travel from place to place in search of work without expenditure of money, earning the cost of bed and board by the efforts of his hands, or receiving his entertainment as a free gift.

These labour houses of call are of two kinds. First there are the *Herbergen zur Heimath*, or "home lodging-houses," conducted by associations of philanthropic persons, and there are also the relief stations (*Verpflegungsstationen*), established and supported by the local administrative

authorities and commonly conducted in association with the *Herbergen*. The essential difference between the two institutions is that the *Herbergen* are private, the relief stations public or semi-public in character; the first are maintained by voluntary funds, the second are maintained at the public charge.

For the *Herbergen* priority of origin may be claimed. The first was established at Bonn in 1854 and its founder was Clemens Theodor Perthes, a professor at the university there. In order that a lodging-house may be recognised as a *Herberge* it is required (1) that it shall meet the needs of decent workmen and other travellers of restricted means in regard to orderliness, cleanliness, and good and cheap entertainment; (2) that it shall be conducted on a religious basis, cultivating a spirit of piety as well as good manners, holding daily worship, discouraging the abuse of alcoholic beverages, and prohibiting card games, all gambling, and all practices morally harmful; and finally, (3) that the observance of these conditions shall be controlled by responsible committees of management, whose members shall include the local clergy whenever possible.

The *Herbergen* have a strong family likeness in whatever part of the country they are found. Some are more pretentious as to structure and internal arrangement, but the prevailing marks are homely comfort and a strict cultivation of cleanly habits. Without a passport no one is

admitted to the benefits of these institutions. The regulations applying to Westphalia, which has an admirable system of travelling homes for working men, allow the passport of the *Herberge* Association to be supplied only to male applicants of sixteen years and upwards who are able to produce satisfactory evidence of *bonâ fides*, and especially evidence that they have recently been working. Relief in return for work is only given to persons possessed of one mark (a shilling) or less. To such persons the passport is supplied in return for half a mark or four hours' work in the relief station adjoining. Thus the Bielefeld *Herberge* Association receives from the circuit government 9*d.* per head for every wandering workman whom it entertains. On arriving at the lodging-house the passport and other papers the traveller may have with him are given up, and they are only returned to him the next day after he has completed his task. The rule of the association is "Forenoon work, afternoon walk," and a man is generally able to get away by twelve o'clock. Where the distance to be travelled exceeds a four hours' tramp, and especially during the winter months, he may be released earlier and be given an extra meal into the bargain; or otherwise he may receive food to take with him or a ticket to a transit- or by-station on the way. It is stipulated that the work set must not be too menial or too exhausting in character, though it must, on the other hand, entail genuine exertion;

wood-chopping is the commonest, because the easiest, occupation chosen. In the hall of one of these lodging-houses you will generally find a large road map of the entire province in which it is situated—perhaps of the entire State. Upon this map are set out all the main highways and the more important by-roads, with marks to denote the towns at or near which *Herbergen*, relief stations, and labour colonies are located. By the help of this chart of the country the ‘house father’ is enabled to show the wanderer how he may most speedily reach his desired destination.

A labour registry of some kind is frequently attached to the *Herberge*, or is in close association with it, and it is possible to find employment for many of the callers.

The *Herberge* at Bielefeld in Westphalia, which may be regarded as the centre of the *Herberge* movement, as it is of so much other practical philanthropy, receives three kinds of guests—the travelling workmen who wish to buy lodging and food in return for work, paying callers, and resident lodgers. The tariff brings the home within reach of the slenderest means. A bed may be had for 25, 30, or 40 pfennige (3*d.*, 3½*d.* or 5*d.*); a simple breakfast of coffee and bread costs just over a penny, a dinner of meat and potato twice as much, and soup or potato and herring for supper costs 1¼*d.* or 2½*d.* The passing guests are lodged in open dormitories, while the resident lodgers are provided with separate rooms at a very low charge.

Their section of the establishment is known as the Hospice, and in it beds may be had for 1s. or 1s. 6d. a night, with food at an equally moderate charge—breakfast from 4d. to 6d., dinner from 6d. to 1s., and supper from 6d. to 7½d. The meals are also shared by many people of small means who prefer the Hospice to the public inn or restaurant. On Sunday due place is given in these institutions to religious employments. A pastor or candidate for the pastoral office is always found ready to conduct service, to which the lodgers and residents are invited. The destitute callers discharge their work-tasks on the following morning and leave as usual at noon.

In connexion with 262 of the *Herbergen* savings banks are conducted. These are used for the most part by resident lodgers, and deposits take the form of stamps. The turnover in 1903 was 64,660 marks, or £3,233, for the savings are naturally made up of small sums and often they need to be quickly recalled. Only 11 branches had deposits during the year exceeding 1,000 marks (£50), 19 had from 500 to 1,000 marks, and 86 from 100 to 500 marks.

The increase of the *Herbergen* has been continuous since 1854. In 1863 there were 19, but in 1873 there were 101; in 1886, 252; in 1890, 370; in 1900, 457; and in 1904, 462, with over 20,000 beds. In 1903 the *Herbergen* of the country lodged 1,966,357 paying guests (1,937,636 nightly and 28,721 resident lodgers), and 683,586 free guests, the latter at a cost

of £18,430, or about sixpence a head per day. The total number of nights' lodging given by the *Herbergen* in 1902 was 4,256,588. The work of this large system of poor men's lodging houses is controlled by the German *Herberge* Association, which was founded in 1886 and has now branches throughout the entire country, though for more efficient administration the *Herbergen* are united in "unions," of which there are 15, each representing either a group of States, a single State, or, where the *Herbergen* are numerous, a province of a State.

The *Herbergen* spoken of owe their existence to the philanthropic and religious spirit of the Protestant clergy and laity, but the Roman Catholic Church is not behindhand in the care it takes of the wandering workers belonging to its fold. In all the large towns excellent lodging-houses of a similar kind exist for Roman Catholics, and they are largely frequented.

The relief station is a very different type of lodging-house. Here public philanthropy takes the place of private, and the solicitude offered is paternal rather than maternal. Where the station is detached from a *Herberge* the accommodation is much less domestic, though sufficient for the purpose, but the special difference lies in the fact that the relief station exists solely in the interest of destitute wanderers, to whom it offers lodging and food only in return for work done. These institutions, with necessary modifications, are much more likely than the private *Herbergen* to supply the lack

which will be created in England when we abolish the pernicious casual ward—an institution which does far too little for the honest workman and far too much for the idle tramp.

Before he is allowed to use one of these relief stations a workman must be able to legitimise himself. This he can do by presenting some official document—a labour book,¹ a certificate of past employment, military papers, and the like.

The man's passport is examined on arrival, and is duly stamped and retained until he has completed his allotted task the following morning and is ready to continue his journey. As in the *Herbergen*, a simple supper of a value of 20 pfennige, or 2½d., is given at seven o'clock. In the morning the lodgers are expected to be up and dressed by seven o'clock, and, breakfast over, at work by eight. Here, too, the work lasts about four hours and consists as a rule in the sawing and chopping of two large boxes of wood—no exhausting effort for a man of even average strength. Then a plate of food is given, the passport is signed and stamped again, and the man is sent on his way. It does not follow, however, that the traveller must pass the rest of the

¹ The labour book must by statute be possessed by every worker under age, and he may not be employed without it. It contains his name, his permanent residence, the year and day of his birth, and his signature. The book is given to the worker by the police authority in the first place, and is filled up by his parent or guardian. The employer must make the entry of service, when begun and discontinued, and the workman can require, in addition, a certificate of his work and conduct on leaving.

day until evening foodless, in the event of his pocket being empty. He may either be given bread to eat on the way or he may be referred to a by-station (*Nebenstation*) at which in return for a ticket a simple meal will be supplied to him. These by-stations are not special buildings, but are as a rule private lodging-houses or inns recognised by the authorities as suitable for the purpose. The following is a sample agreement with the keeper of one of these places :—

“ X. undertakes from date given to lodge and feed destitute wanderers passing from A. to B., or *vice versa*, who may bring cards from the relief stations in either of those places. The food shall consist of half a litre of coffee, with milk, and half a pound of brown bread or three white rolls. Other food or drinks, and especially brandy or beer, may not be given to the wanderers. The food may only be given to those wanderers who reach the house of X. within the time specified on the card. The cards brought by the wanderers must be taken from them and retained, and returned to the district committee once in three months. For each of the cards so sent in X. will receive 20 pfennige from the district funds. The district committee is authorised to appoint some one resident in — (town) to exercise supervision over the station and over the execution of this instruction. Pastor — is appointed for the purpose.”

The cost of housing and feeding the frequenters of the relief stations is about 8*d.* per head per night, this figure including, of course, maintenance and management charges.

For the relief stations it is claimed that entirely satisfactory results have followed wherever the

system has been developed efficiently and on an adequate scale. Obviously a few stations located here and there over a wide area cannot meet the needs of the itinerant working class. Where, however, as in Westphalia and several other large administrative districts, a complete network of relief stations and *Herbergen* exists, the *bonâ-fide* workman can travel in search of employment with a facility which greatly helps him in the attainment of his goal. The stations have also removed to a large extent the last excuse for mendicity. For example, the first relief station in the Herford Circuit was established in 1882, and speaking of its results a high administrative official of that circuit stated some years ago: "Itinerant mendicity was formerly a plague of the country-side, but since the regulation of the system of wandering and of housing the wanderers the many crimes caused by the vagrants and beggars have almost entirely ceased." The same result has been experienced in other parts of the country. Thus in the Grand Duchy of Baden it is found that where the relief stations were established the convictions for vagabondage and begging greatly decreased, while these offences increased where relief stations were lacking. Indeed, in some districts in which the relief stations have been established police ordinances have been issued threatening with a fine persons who give alms to beggars.

Excellent, however, as is the work done by the relief stations, it is still partial and inadequate,

and the philanthropists who interest themselves in this branch of social reform have set their minds on several improvements. In the first place it is urged that the number of the stations should be greatly increased, until the whole country is amply supplied, and no *bonâ-fide* work-seeker need have any excuse either for begging or for going to the police for shelter. To this end Imperial legislation is sought, throwing upon the circuits the obligation to establish stations wherever needed solely at the public cost, the distance between two stations in every direction being near enough to allow of the principle of 'work in the morning and walk in the afternoon' being followed wherever expedient. Another reform largely advocated is the conversion of some of these relief stations into systematic wanderers' workshops,¹ at which men who have no prospect of finding work may temporarily be employed.

It may be of advantage, in view of the recommendations of the Committee on Vagrancy, to add a statement of the main principles which in Germany are held to govern an ideal system of relief stations. The following rules have been

¹ In the Prussian Lower House, Pastor von Bodelschwing periodically introduces a favourite motion, which runs: "The House of Deputies calls upon the Government to lay before the Diet without delay a Bill by which provision for work-seeking destitute wanderers may be made, by the establishment of temporary workshops in connexion with labour bureaux; such a Bill to be enforced only in those provinces whose representatives so determine." The motion has so far been defeated on each occasion.

laid down as indispensable: The stations should aim at affording relief to all destitute wanderers. In order to ensure this end they should be established throughout the whole country and be administered on uniform principles. Relief stations should if possible be established by communal unions, not too small in area, or the circuits (*Kreise*), and be maintained at the public cost. The stations should be fixed at such distances that destitute wanderers may be under no obligation to beg, yet at the same time be unable to misuse the stations; they must be able to do their task and walk on to the next station the same day. Relief must be adequate, so that the wanderers may be physically capable of working and walking. Wherever possible relief should be given in return for work. No one should be relieved who possesses money wherewith to defray his wants. No work should be required of a wanderer on Sunday, but more on a Saturday or a Monday instead, if that be desirable. As far as possible no relief station should be located at an inn, and under no circumstances should spirits be given to the wanderer. The existing *Herbergen* and similar institutions, both Protestant and Roman Catholic, should as far as possible be used. A labour registry should be attached to a relief station. Finally, every station should be conducted by responsible persons who undertake to supervise its work and to provide for the moral and religious welfare of its frequenters.

CHAPTER V.

LABOUR COLONIES.

AT a time when the air is full of talk of labour colonies, it is especially interesting to recall the fact that just a quarter of a century has passed away since the first colony came into active existence in Germany.¹ To-day thirty-three of these colonies are spread over the German Empire, five being exclusively Roman Catholic and managed by Brothers of the Orders, and they have found imitators in several Continental countries, Switzerland, Holland and Austria. Last year 10,009 homeless wanderers were received as inmates of the colonies, and since the movement began no fewer than 170,115 have entered their ever-open portals. Together the colonies have 4,170 places, though on occasion they accommodate a far larger number of men. Every German and nearly every European State—England included—contributes to the year's total; the colonists belong to all trades and even to most professions; they profess all religions and no religion at all, since want and worklessness are the only conditions of admission; for, as with every great and true movement for the upraising

¹ A portion of this chapter appeared in the pages of "The World's Work."

of human kind, the distinctive mark of the labour colony movement is its catholicity.

Merely to mention the foregoing bald figures is to prove the importance of the epoch-making movement which Friedrich von Bodelschwingh, a pastor of the Prussian Protestant Church, inaugurated, when, in 1881, he trekked at the head of a small band of epileptic *protégés* from Bielefeld, in Westphalia, to a barren spot situated eight or ten miles away on the open moorland near the Teutoburg Forest, there to establish, in the midst of a wilderness of sand and scrub, a home for the reception of the workless frequenters of the highway and the street. Of this large-hearted author and prompter of so much that is noble and nobly munificent in the philanthropies of Western Germany, let me only say in passing, as one who has experienced his never-failing courtesy, that Pastor von Bodelschwingh still lives to-day in a suburb of Bielefeld, a hale and hearty man of seventy-three, in the midst of the wonderful "colony of mercy" which his efforts, example, and inspiration have created, as full as ever of schemes for the benefit of suffering humanity, as ardent as ever in his enthusiasms, as undaunted in his faith that for good works goods ways and means will always be found.

Few modern experiments in social reform have attracted greater interest or have been more fruitful in good results than the labour colonies. The first colony was really a product of economic factors

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peculiar to the time. Partly owing to new legislation which enacted for all Germany free choice of occupations, but also owing in no small degree to the change from hand to machine power which was revolutionising a large number of industries and destroying others, there sprang up throughout the country, and especially in the industrial districts, an exceptionally large number of unemployed. It has been estimated that, in the early eighties, no fewer than 200,000 persons were wandering upon the highways of Germany in search of work. Bielefeld, being situated on the great highway from Cologne to Berlin, had more than its share of penurious visitors, and before he founded a colony for the employment of surplus labour Pastor von Bodelschwingh did much to cope with an incessant claim upon the philanthropic resources of the town. Believing charity, however, to be an objectionable substitute for honest work, he purchased a farm, with buildings, a few miles out of Bielefeld, with the object of working it with the labour of the wayfarers who had hitherto thrown themselves on the public rate and the private dole. In the purchase of this farm, which with later additions, approximates 1,000 English acres, Pastor von Bodelschwingh received financial help from a number of public authorities. Placing at the head of the colony an experienced farmer, trained in his own ideas, he at once practically opened its gates to all the unemployed who passed that way, the only condition of entrance

being adherence to the regulations of the establishment. Thus it came about that there was founded the first of a large series of colonies which have together done much to alleviate the problem of the unemployed in Germany. The Wilhelmsdorf colony soon found imitators. Within a year Hanover had followed the example of Westphalia, the colony of Kastorf being founded there for the reception of 150 workmen. Before two years had passed colonies had been formed in eleven parts of Germany, and since then the movement has spread to other countries.

With two exceptions—Berlin and Magdeburg—the labour colonies of Germany are agricultural. Each of them has acquired a sufficient area of land upon which grain of various kinds, potatoes, and roots are successfully cultivated. As a rule the colonies have been generously supported by the Provincial and District Governments, as well as by corporations and private philanthropists. They are not self-sustaining, yet the produce of a colony invariably meets about half the cost of maintenance. In many cases the land has been acquired in rough condition, without building of any kind, and not a few of the colonies have been settled on wild moorland and sandy waste, far from town and village, and often from human habitations of any kind.

It might be supposed that the task of maintaining discipline amongst a large band of labourers so promiscuous in character would be a difficult if not an

impossible one. And yet the order which rules in the labour colonies is wonderful. Insubordination is not, of course, tolerated, and when it occurs the offender at once receives a present of his freedom. But the directors of the colonies make little complaint on this score. With few exceptions the colonists show themselves readily amenable to the kindly yet restraining influences which surround them, and serious disaffection is a thing unheard of. A return taken at random shows that out of 2,727 men under training only 28 had to be discharged in one month owing to misconduct. When it is remembered that the colonists are in the main drawn from the morally distorted strata of the population, and include a considerable proportion of criminals, it must be admitted that the moral influence of colony life is very great. Facts and figures concerning the *personnel* of the colonists leave no room for doubt as to the success of the disciplinary methods employed and of the influence exerted. Of the inmates of one colony (Friedrichs ville) at a certain date 84 per cent. had been imprisoned, and of these gaol birds 13·5 per cent. had been punished from six to ten times, 6·6 per cent. from eleven to fifteen times, 1 per cent. sixteen to twenty times, 0·8 per cent. twenty-one to twenty-five times, and 0·6 per cent. twenty-six times. Yet of 188 colonists in domicile during one month, only one had to be sent away by reason of misconduct. The secret of the order which is maintained so successfully in the colonies

is beyond question the moral basis upon which discipline and indeed the entire arrangements of the institutions rest. The superintendent of a colony is chosen not alone for his technical ability or his organising capacity; moral qualifications are also looked for. Naturally it is a matter of no small difficulty to find a sufficiency of men who are at once skilful agriculturists, reliable administrators, and moral guides, and the lament that it is easier to find money to float colonies than eligible men to manage them was for a long time well founded. Then a special Deacons' Home was established at Bielefeld for the training of directors and other workers, and the difficulty was solved.

It is a strange medley of mankind which finds its way into the labour colonies. Not only labourers, but decayed tradesmen, members of the professions, even clergymen, students, and teachers are relieved at times, for there is no respect of persons either on the up or the down grade of human frailty. "What a mixture of occupations you meet here," wrote to me some time ago a German friend who is acquainted as few men are, or can be, with the inner life of the colonies; "side by side with the ordinary labourer works one who was formerly an official, and who, having been imprisoned for misconduct, was unable on release to find employment. A tradesmen rubs shoulders with an artisan, a clerk with a former military officer. There are farmers, even teachers, and studied men. And

yet no one knows the past life of another, though the director of the colony has accurate information regarding all. Here comes a new candidate and applies for admission. His tattered clothes, his bloated face, with its wild look, and the brandy bottle which is just visible in his pocket, tell plainly the degree of moral perfection to which he has attained. After a long career of vagabondage there remained no other hope for him but to knock at the door of the labour colony and beg for entrance. As soon as he has promised to obey the regulations he is bathed, his ragged clothes are disinfected, and either mended or burned, and he leaves the bathroom dressed in clean linen and new attire. Hunger and thirst are next quenched (the latter with coffee or light beer without alcohol), and he then joins the ranks of the colonists, grateful that he has been rescued from the depths of vagabondage."

The colonies are not, however, intended to be permanent homes, though the length of residence is variable. As a rule the maximum is from three to four months, and only in exceptional cases do the colonists remain much longer. When a man makes himself indispensable in certain branches of work, by the exhibition of natural or acquired capacity, he is sometimes persuaded to stay as a paid employee. Gardeners, farmers, and artisans have often risen to this position of independence. If possible work is found for the colonists before they are discharged, though this is not practicable

in a large percentage of cases. In any event the colonist leaves his place of sojourn a far wiser, happier, and better man than when he came. His surroundings, his enforced industry, and the healthy moral atmosphere he has breathed have elevated him, and again and again the vagabond of many years' standing becomes a self-respecting citizen. It is a high testimony to the reputation which the colonies bear that it often happens that men discharged from the penal workhouse, after serving their time for serious misdemeanour, are advised to seek admission to the nearest of them as a sort of half-way house towards regular employment. Furthermore, it is contended that a very perceptible influence has been exerted upon vagabondage and mendicity, and to this extent public order and private philanthropy have benefited. It is not too much to claim, too, that by so training a large amount of labour which was going to wreck and ruin, and which now is contributing to the wealth of the State, the colonies have done an economic work of great value, and that by clearing the highways to some extent of an objectionable class of people they have proved a great deterrent of crime. To sum up, the mission of the labour colonies is industrial and religious. They offer the unemployed not money, but work, and that work is associated with a moral discipline of a helpful and elevating character. Among Silesian enthusiasts in the cause the story is told of how a dilapidated vagabond passed a colony in

that part of Prussia, and observing the motto above the door "Ora et Labora," knocked and asked for "Mr. Ora." But it was Mr. "Labora"—the vigilant director—who answered the call, and no sooner had the explanation been given than the beggar expeditiously went his way. This is not only history, but parable.

There is one colony which is known as the Home Colony (*Heimathcolonie*). It is the colony of Friedrich-Wilhelmsdorf, near Bremerhaven, where a large tract of land has been purchased with the object of allowing men of good character to settle down for life in separate dwellings and on their own patches of ground. Supplementary colonies of a new type are nowadays advocated in the form of Distress Colonies (*Notstandskolonien*), to be used for the reception of work-seekers in time of special distress. They are not to be open to the normal highway population at all, and it is contended that they should be established and conducted entirely at the expense of the provinces.

The whole of the labour colonies of Germany received during the year 1905 10,009 men. The smallest number of admissions per month was 693 (July), and the largest 1,141 (November); the average number was 834 a month. Of the aggregate number admitted 4,113, or 41.0 per cent., entered for the first time. As to age, 25 were 15 or 16 years, 486 were 17 to 20, 1,838 were 21 to 30, 5,264 (over one half) were 31 to 50,

1,864 were 51 to 60, 493 were 61 to 70, and 39 were over 70 years old. The average cost was £10 per head, of which the colonists were able to earn over £4. The cost per colonist per day was between 6*d.* and 7*d.*

THE AGRICULTURAL COLONY OF WILHELMSDORF.

BUT the character and work of the German Labour Colonies can best be explained by the help of concrete instances, and the following pages describe colonies which I have at various times visited. Wilhelmsdorf (so named after the first German Emperor) was, as we have seen, the colony first called into existence, and for many reasons it may wisely be chosen as an illustration of the agricultural type. For being still under Pastor von Bodelschwingh's direct superintendence, it may be said to embody most faithfully the ideas which underlie the labour colony movement; its experience is also the ripest, and it is still the largest establishment of the kind. The Wilhelmsdorf estate extends to some 1,500 Prussian, or nearly 1,000 English acres, and when purchased by the Westphalian Labour Colony Association it consisted of bleak, sterile moorland, covered for the most part with stunted wood, which had to be laboriously cleared piece by piece as the land was needed. The surface soil is a fine white sand, at the sight of which the visitor is

apt to think that the ground is covered with hail-stones. The land is very barren in its primitive condition, yet fairly productive when worked up and well manured. Wilhelmsdorf is purely an outdoor working colony; arable and dairy farming and pig breeding are its almost exclusive sources of employment and of wealth. Last year the following land was cropped: Oats, fifty acres (Prussian); rye, fifty acres; potatoes, fifty-eight acres; turnips, thirty-five acres; clover, thirty acres; besides which two hundred acres were in grass, and the wood, of which a large part must always remain by way of protection from the wind, still covers eight hundred acres. This also is the rotation of crops followed: Mangolds, oats and clover together; two years in clover (the first year green for cattle and the second dry for winter); rye; potatoes; oats; rye; and mangolds again. The live stock consisted at the time of my last visit of ten horses for draught purposes, six oxen for the same, forty-eight milk cows, twenty-seven young cows, one hundred and thirty pigs, one hundred and twenty hens, fourteen ducks, and an unnumbered stock of pigeons. No sheep are kept. The cattle are a fine lot of animals, which do credit to their guardians. They are housed in one huge shippon, and, German and Swiss fashion, each has her name, which is painted in bold letters upon a metal plate fixed at the head of her stall. Whether in field, yard, or stall, the cows promptly respond to their names, and to the call of Olga,

Venus, Clara, Fulda, Herz, Laura, or the inevitable Gretchen, the animal addressed will come or go as desired. Not only so, but the whole forty-eight file to their right places in the shippon with a precision quite pedantic.

Important as it is, emphasis is not laid on the dairy as a money-getting branch of the colony, partly because the produce is largely needed for home consumption. Nevertheless, three hundred litres of milk are sold daily at the price of three-halfpence a litre (about sevenpence a gallon), and half a hundredweight of butter a week at 1s. 2d. a pound. As far as possible the colony tries to be self-supporting. All the bread consumed—and the hungry appetites of one hundred and fifty outdoor workers make a huge aggregate—is bought, for though rye, the food grain eaten, is produced in abundance, it is found expedient to sell all that is not needed in the corn, instead of having it ground into flour. On the other hand, all the vegetables and all the meat used are produced on the spot, and the colony can also sell into the bargain. In 1904, for example, the potato crop was so heavy that 1,700 cwts. could be turned into money; the colony also sold 450 cwts. of hay, 60 cwts. of dessert apples (for which only a pitiable £18 was received), and £10 worth of asparagus; while a very substantial sum is earned every year by the sale of calves, pigs, and fowls. It may be noted that even in winter outdoor work is freely engaged in, for the frost as a rule only touches the surface.

It is expressly laid down in the rules of the Labour Colony Association that the colony is a philanthropic institution, and every resident admitted is required to acknowledge this fact as a part of the labour contract which he must sign on entrance. At the same time, though private benevolence—subscriptions, church collections, and the like—contributes largely to the cost of maintenance, material help is received from public authorities, and especially those charged with the relief of the poor, since their responsibilities are greatly lessened where labour colonies exist. Entrance to the colony is extended by a minimum of formality. The wayfarer is invited into the office and is there bidden to read the "House Order," and if he is wishful to enter on the conditions therein imposed; he is referred to the director, Pastor Veerhoff, who acquaints himself with his history, and after due admonition asks him to sign the labour contract. As a rule it is stipulated that a man shall remain a certain length of time, though there is no hard and fast rule, and even if he breaks his promise there is neither attempt nor power to bring him back. For all through he is regarded as a free man, and he is treated as such. In practice the average stay is several months, though some are allowed to stay for a year or so, and one colonist was pointed out to me who had already stayed eight years and would be glad to remain as long again. He was a man of seventy-three years—a drainer of such

exceptional skill that he had made himself almost indispensable. The "House Order" referred to binds the colonist to render obedience to all officials and to the regulations which govern the institution, to observe all prescribed hours, to conduct himself in an orderly and respectful manner, to take his turn at domestic work, and finally to attend church regularly unless prevented by a valid reason. But loyalty to this ordinance depends entirely upon a man's goodwill and his willingness to keep his pledged word, and it is right to say that cases of insubordination and misconduct are very rare. And yet, though the colony is a charitable institution, the opportunity is offered the inmates of saving money wherewith to make a new start in life when discharged. The word "wages" is not used, yet a reward of from two-pence to threepence a day may be earned after the lapse of a fortnight, and this is placed to each man's account, to be handed to him or some friendly adviser on his behalf when he takes his discharge, after deduction for new clothes and luxuries (like tobacco) supplied during his stay.

The work is hard but not exhausting. The summer hours are: rise at 5 a.m.; 5.30, coffee, followed by prayers; 6, work begins; 9, a breakfast pause of a quarter of an hour; 12, dinner, with a rest until 1.30, offering the opportunity for a quiet smoke; 3.30 to 3.45, a pause for coffee ("Vesper"); 7, stop work; 7.30, supper, followed by prayers; until 9 the colonists

are free to amuse themselves, and at that hour all must turn into bed. The only important difference in winter is that 6.0 is the hour of rising and 7.0 the hour for beginning work; only an hour's pause is allowed at noon; and work stops at dusk, supper following at 6 o'clock. The food supplied is simple but sufficient. For "early" and "second" breakfast coffee and buttered rye-bread are served; for dinner sausage and a mixture of potatoes, vegetables, and meat (the vegetables being chosen from a rotation which includes cabbage, peas, lentils, and barley); coffee and bread come on again in the afternoon, and the last meal is a rehash of dinner remnants, with milk soup in addition. Sunday brings, by way of delicacy, appetising dishes like potatoes and sauce, preserved cucumbers, and stewed fruit. On the whole vegetarianism is at a premium at Wilhelmsdorf.

"Extras" are given out twice a week in the form of smoking or chewing tobacco—four ounces at a time—the cost of which is placed to each man's account, to be deducted from his earnings when he leaves. The appearance of the crowd of colonists gathered before the door of the administrative building for the semi-weekly distribution, which fell on the day of my visit, was a study. There were faces of all types—the fair Saxon and the dark French or Slav, faces deflowered by intemperance and those upon which want and disease had set a deep impress; there was the gnarled and wrinkled face of the inveterate

vagabond, with a long life of sloth and indulgence behind him, and the smooth face of trampdom's latest recruit, in this case a mere lad of eighteen, who had arrived that morning; there were cheery faces of which it would have been unkind, in the absence of evidence, to think wrongly, and sinister, scowling faces, whose owners no doubt knew far more of the seamy side of life than they would have cared to own. The colonists, too, are drawn out of all sorts of conditions of society. Naturally unskilled labourers predominate, but representatives of scores of handicrafts and trades, and not a few professions, are always to be found amongst the motley fraternity. At that time there were two teachers—one able to speak several languages—and the most miserable figure I saw was that of a former pastor, who had held clerical office after due study and examination.

It might be supposed that neither threat nor blandishment would get good work out of bad material like this, but the truth is the very reverse. Many of the colonists never adapt themselves to the serious spirit which reigns within this hive of industry, but the majority fall in at once with their surroundings, and prove amenable to instruction and the encouragement and example of their superiors.

The chief director of the colony, Pastor Veerhoff, lives on the estate, and besides acting as general administrator, he exercises the incumbency of the church which serves both for the colony

and the neighbouring population. Beneath him, and directly responsible for the practical oversight of the colony in all its branches, is the "house father," a capable agriculturist, who was trained in Pastor von Bodelschwingh's Deacons' Home already spoken of. Naturally he has the help of a few overseers and hinds, but the work of the colony, both agricultural and domestic, is done by the men themselves. The colony is to a large extent, indeed, a self-contained community, and its entire economy follows very up-to-date methods. Even the electric light is universally used in the various buildings. The power is produced upon the estate, though here skilled labour has for the most part to be employed.

We worship results in England. What has Wilhelmsdorf to say for itself in this respect? First let me repeat that while the labour colony is not intended to settle the unemployed problem, it does profess to ameliorate it. Its main purpose is to remove the necessity for aimless wandering, to take away the excuse for begging; it is a standing invitation to every man with idle hands to get those hands occupied, to every man with empty stomach to come and be fed according to nature's good law, whereby the duty to labour and the right to eat go together. It would, of course, be idle to pretend that all the men who seek the colony do so for the sake of employment. Probably it is sheer need and the wish to avoid the police which drive the majority of them to the

institution's door. The "house father" will tell you with a chuckle (if harvest be well over) that one of the most trying times of the year for him is the early autumn, when the crops have to be gathered in. Just when the oats, the rye, the potatoes, the mangolds have to be housed, an unwonted restlessness is visible and a wholesale leave-taking takes place. Everybody seems to have urgent business elsewhere. "They don't like getting the potatoes up. They go a fortnight beforehand, and outside they even warn their comrades to 'wait a little—the work will be over in a fortnight or so.'" "Sometimes," adds the cunning "house father," "we can keep a little work of the kind standing, so they get it after all." And yet not all nor even a majority of the colonists are shirkers. As an evidence of what these men are capable under proper oversight I was shown a new stone building which they had just completed—a substantial, well-found dormitory to accommodate fifty beds.

The permanent influence of the colony's life and discipline upon the character and habits of the men who enter under pressure of need is a question which it is quite impossible to decide by the common method of statistics. That many of the men are helped to secure regular employment by means of the labour registry which is a feature of every colony is a result which may properly be reduced to figures, but of moral influence it says nothing at all. Besides, how

decide if the wastrel of a year ago has been reformed or not? For what is reformation? And if the highest standard of regularity, not to say probity, of life be applied here, how many people even outside the labour colonies shall stand? Remember that the people who enter these social refuges are for the most part human breakages, men who are physically and morally "unfit,"—"worm-eaten," as the "house father" of a Swiss labour colony once expressively put it to me. It would be strange if of such material a high proportion could at once be lifted to the level of industry and virtue which would satisfy a severe standard of rectitude. I admit it: the percentage of men who are "reformed" is very small indeed; the percentage even of those who bring forth visible fruit of betterment is probably not higher than twenty-five or thirty. Men go out with the best intentions and with an honest resolve to do credit to the institution which has lifted them out of the ditch; yet often enough the ditch claims them again only too soon. The old associations gather round them; the old habits are found to persist; the old instincts prove not to have died but only to have slumbered during their life in the colony; and again and again men whose conduct and demeanour had been exemplary fall back as low as ever, and come back broken in character, shattered in health, moral wrecks.

By way of contrast let me relate the story of a

genuine case of reformation as it was told to me. A teacher who had fallen a victim to drink came to the colony, and, after several months' residence, left convinced that he had overcome the old craving. He did not get beyond Bielefeld, however, before he broke out again. He drank himself penniless, and then walked straight back to the colony. "Now you must make me work hard" (*stramm*), he said to the sympathetic "house father." "Only work will cure me." For twelve months this teacher toiled on the land like a helot, winning the admiration of his overseers and his comrades alike. Then he took his discharge again, and such was the stimulating effect of discipline that this time there was no relapse. He had regained mastery over himself, and he was soon filling a responsible position in a public institution, which position he retains to-day. His story has a curious sequel. The reclaimed drunkard had a friend, likewise a teacher, who was a victim of his old weakness. He sent him to the colony, and after working nearly a year as a labourer he passed out similarly cured and rehabilitated. He, too, is to-day filling a responsible post in a public institution of the province of Westphalia.

The Wilhelmsdorf Colony is at present in the interesting though hardly enviable position of a colony which has got to the end of its pioneer work. For more than twenty years the colonists have been employed in winning the sterile

moorland to cultivability and productiveness, and now but little remains to be redeemed and developed. The land can be, and is, put yearly under remunerative crops in the ordinary way of agriculture, but systematic farming is not the sort of work desired or suitable for workers of this kind. Several years ago this contingency was foreseen, and steps were taken to meet it. Land near Wilhelmsdorf had become too dear to buy, so an entirely new estate was acquired in the province of Hanover, at one-tenth its price, an estate even more sterile and unpromising than Wilhelmsdorf in its early days; and this has been made the centre of a branch settlement, to which all the stronger and more capable men are sent, while the hundred or so acres of land which have not yet been brought under the plough and spade at Wilhelmsdorf are being reserved for the physical incapables, the epileptics, and so forth. The new colony, Freistatt, near Varsel, on the Weiting Moor, is intended to combine both agriculture and industry. It has an area of between 5,000 and 6,000 Prussian acres, and is a treeless expanse of moorland situated at no great altitude, yet exposed to all the winds of heaven, and calling for the work of men of stern endurance and weather-proof constitutions. Not the least of its advantages is its isolation, for it lies miles away from anywhere, and nobody is likely for a long time to come to intrude upon its privacy who has not serious business on hand. The moor has a deep layer of peat, extending from

a foot to a couple of fathoms, and at present attention is being directed to the preparation of turf for faggots and the stall. Already Freistatt has a population of between 120 and 140, so that it nearly equals the parent colony in numbers.

Several institutions on a smaller scale are carried on as appendages of the Wilhelmsdorf Colony. One of them is the lodgers' department, called Ararat, formerly a peasant's house, where men are received for a payment of 1s. or 1s. 6*d.* a day. They must work like the rest, though separately. They have also their own table in the dining-room. Other branches are the Home for Inebriates, Tekoa, with beds for thirty inmates, who are likewise required to work, and Friedrichshütte, a similar home for paying residents. But, useful as these institutions are, the great, predominant, characteristic feature of Wilhelmsdorf is still the splendid work it is doing for the reformation of the highway population, of all sections of society the most wretched and the most neglected, and it is a work whose social and moral value cannot easily be overestimated. At the same time it is admitted that, but for these collateral works, there would be a strong inducement to sell the Wilhelmsdorf estate outright and transfer the whole colony elsewhere. So much, however, has been expended on buildings of one kind and another that such a course could only be attended by serious loss.

THE BERLIN INDUSTRIAL COLONY.

At the time of my last visit to the parent labour colony of Wilhelmsdorf its founder was away in Berlin stimulating interest in the project of an agricultural colony for the workless there upon which he had set his heart. That colony has since become a fact—as Pastor von Bodelschwing's projects have a remarkable way of doing—and “Hoffnungstal,” or the Valley of Hope, as it is called, is now well on the way to organised and successful life. But “Hoffnungstal” is only intended to supplement the good work of the industrial colony already in existence in a suburb of the city, and of this earlier colony, the first of the industrial type known to Germany, I propose to speak. The colony is carried on by an association of philanthropists formed in 1883, and avowing as its object the supplying of “work, food, and lodging, in times of extremity, to healthy, unemployed single men of every position and religious confession, who are both able and willing to work.” The colony is situated in the Reinikendorferstrasse, which lies to the north of the city, beyond the principal industrial quarter. The buildings are plain and substantial, and well suited to their purpose, though they were not erected to order. They comprise houses for the director and other officials, rooms for the colonists—dormitories, dining, reading, and bath rooms, several workshops, storerooms, etc.—while adjoining is a large piece of land which is used as a kitchen garden. The

majority of the colonists are procured by much the same method that sends applicants for help to the offices of the Charity Organisation Society. A destitute man begs bread or alms at the door of a member of the association; instead of receiving what he wants, a ticket for the labour colony is offered him, and he is invited to better his fortunes there. This ticket is a severe test of the genuineness of the common beggar's profession that he has no work to do, and—unkindest cut of all—cannot find any. The number of knocks at the door of the colony in the Reinikendorferstrasse is quite out of proportion to the number of directions thither bestowed by the members. It is the old story: Many are called, few chosen. Not a few destitute persons, of course, find their way to the colony without the advice of members—owing to their knowledge of it, may be, to comrades on the road, to the benevolent policeman, or to common report—but in the main the colony is fed by its own friends. This right to recommend admission is acquired by the payment of a yearly subscription of 2s., though most subscriptions far exceed this minimum.

When an applicant is formally admitted, he binds himself to remain at least four weeks. His sojourn may be curtailed if circumstances should make that necessary, for here, again, expulsion is the only remedy at the command of the authorities; but as a rule he stays much longer, and, within limits, an extension of time is desired in the interest

of a more effective moral cure. At the head of the colony are a director and a "house father" of practical aptitudes, both of whom are responsible to an executive of 17 members, who meet once a month to receive reports and transact financial business.

The weekly routine, as fixed by the regulations, is carefully enforced. Between the times of rising, 4.30 a.m., and of retiring to bed, 9.30 p.m., the colonists work eleven hours, six days a week, during the greater part of the year, for in winter the order is somewhat relaxed. There are four regular meals, at 6 a.m., 9.30 a.m., 12 a.m., and 7 p.m., besides a coffee pause at 4 p.m. The work day ends at 7, and before bed-time is called an hour and a half is allowed for recreation and reading, for games, books, and periodicals are supplied in sufficiency. Singing, too, is cultivated, when, as at times happens, decadent vocalists, happily for themselves, find their way to the colony. Great attention is paid to religious ministrations. The day is begun and ended with common worship, and on Sundays and church festivals, which are observed as holidays, there is regular divine service, with celebrations of Holy Communion at intervals during the year. It sounds odd, though the friends of the labour colony movement might not admit it, to hear of 186 inmates of the Berlin Labour Colony—more than one-fourth of the total number admitted—having taken part in this solemn ordinance in the course of a year. Then,

too, week-day visits are paid by metropolitan clergymen, and departing colonists who can read take with them Bibles or New Testaments. Thanks largely to the moral tone which is cultivated, the order preserved in the colony is remarkably good. Violent insubordination occurs rarely or never, though it happens almost monthly that men have to be sent away on account either of disobedience or insuperable idleness.

In the employment of the colonists three plans are followed:—(1) They are set to trades and occupations on the premises, under the general oversight of the "house father," by unofficial overseers chosen from their own number by the test of capacity and steadiness. (2) Their labour is "let" to outside employers, who provide raw materials and in some cases tools, and pay a fixed rate per head and hour or per output, the work being here also done on the premises. (3) There is also employment outside the colony, either on the farming principle or at the direct instance of the institution itself. This is a plan for which every season of the year in turn affords abundant scope, though a serious disadvantage is the absence of proper control, which is found at times to lead to irregular conduct. The outside occupations to which the colonists are most commonly allotted are agriculture, horticulture, forest and street work, and domestic work, such as coal-carrying, wood-cutting, carpet-beating, snow-clearing, furniture removing, etc.

The principal source of work and also of revenue

s the first of these classes. The handicrafts followed are naturally such as require as small an investment of capital as possible, together with a minimum amount of training and skill in the workmen, though in the interest of variety these conditions have to some degree to be departed from. The productive department of the colony trades largely in brushes and besoms, which are sold to dealers, manufactories, breweries, inns, hospitals, and other wholesale consumers; in simple carpentry, including packing-boxes for cheese, chocolate, chicory, and other bulky goods; the same for wine dealers, painters, for furniture, etc.; straw cases for bottles, and other straw work; and firewood of all sorts and sizes, which is retailed at the house doors in the town. In addition, there is a department for letter and circular writing and envelope addressing, and for the delivery in all parts of Berlin of prospectuses, trade addresses, and letters.

A colonist's bare keep costs the association from 4*d.* to 5*d.* per day, and this he is expected to earn. As a rule he earns more, and a certain part of the proceeds of his labour is put to his credit in a home savings bank. He may draw upon his savings for extras, in the form of clothes—which are also supplied on the weekly instalment system—or, if these are not needed, he may allow the whole to accumulate. In this way industrious and thrifty colonists are able after a few months to go out into the world again well-dressed and possessed

of a small reserve of money wherewith to meet emergencies. I was told of one who had left with over £10 in his pocket—a dangerously large fortune had the possessor not learned the value of money. Let me here say that of the colonists who were discharged in a recent year 7 per cent. went to regular work which had been found for them by the officers, 16 per cent. to work which they had found for themselves, and 1 per cent. returned to his own home; while 48 per cent., though having no immediate prospect of work, went in search of it well clad and provided with means that would keep them respectable for some time to come.

Financial success, as I have said, is not the only or first aim of the labour colonies, and the deficiency which has to be made up at Berlin, as elsewhere, is considerable, but it must be remembered that the labour colonies cannot be worked on any hard and fast principle of economy. Were that so, many a proper case for help, experiment, and discipline would have to be rejected. While, however, no colony pays its own way, it is clearly better for a community to contribute to the support of its destitute unemployed through the agency of institutions like this, which have a distinctly educative and moral tendency, than through the agency of the Poor Law.

The composition of the Berlin Colony shows how faithful it is to its urban character, for the majority are always handicraftsmen of some kind or other—

joiners, locksmiths, painters, cabinet makers, shoe-makers, masons, tailors, bakers, smiths, paperhangers, and the like.

It may be added that this colony possesses peculiar interest, inasmuch as it is an example of systematic co-operation between private and public enterprise in this domain of social reform. Some years ago an arrangement was made between the association and the district authorities of Nieder Barnim, by virtue of which the latter were allowed, in consideration of a certain annual vote of money, to refer to the colony wandering workmen whom they were unable to deal with at the relief stations. A branch was accordingly established for the especial treatment of these cases at Tegel (the birthplace and burial place of the renowned Humboldts), where the colonists are put to agriculture and forestry in summer. One result was not anticipated. The number of vagrants posing as *bonâ fide* working men who pass through the Nieder Barnim district has greatly decreased and the district poor funds have been proportionately relieved.

LABOUR COLONIES FOR WOMEN.

Of late years labour colonies have been established for women in eight places. They are in the nature of the case different in respect of the occupations offered, but the main lines on which they are worked are the same. To Pastor Isermeyer belongs the credit of having started this important

complementary movement. His home for women (*Frauenheim*) at the village of Himmelsthür, near Hildesheim, has now a sixteen years' history behind it, and it has done a wonderful work of reformation amongst abandoned women of all ages. The whole estate, with farm building and full equipment, has cost over £7,500, and the yearly expenditure on the home amounts to about £1,000. From 100 to 120 women, ranging in age from 16 or 17 to 80 and upwards, are continually subjected here to a *régime* which combines the freedom and the amenities of home life with the stimulating and restraining influences of a disciplinary institution. Here, too, the whole atmosphere is religious, and its effect upon the women is, as might be expected, more perceptible and lasting than in the case of men. The women are divided into families of 20, and each family is placed under a superintendent and a helper—officers who, in many cases, have themselves passed through the home, and are thus practical evidences of its beneficial influences. The women are placed to the work best suited to their age, strength, and past employment. A large number of them are sempstresses, and for these work is found in commissions for clothing which come from the prison authorities and elsewhere; others are engaged in the wash-house and in laundry work; while others are systematically trained to general domestic work, with a view to future employment when fit to be discharged; and yet others are engaged in garden work, and so forth. As a

proof of the practical lines on which the home is carried on, it may be stated that the revenue from the productive labour of the residents as a rule nearly covers the cost of their maintenance. As in the labour colonies for men, premiums are offered to the diligent, the maximum rate being 3*d.* per day. The average term of residence in the home is from three to four years, though many inmates—the younger ones especially—can safely be discharged in a few months. Some go into service, but the majority return to their parents. Already over 600 women and girls have passed through the Himmelsthür Home for Women, and a large part of these have been reclaimed to a moral life. The example set by Pastor Isermeyer has borne excellent fruit, for already seven other homes have been established on a precisely similar basis. His ideal goes further, however, for it is nothing less than the presence of a Home for Women at the doors of every large town and every penitentiary in which women are received.

CHAPTER VI.

RELIEF WORKS FOR THE UN-
EMPLOYED.

ENOUGH has been said about the labour colonies to make it clear that these institutions, admirable though their purpose and valuable though the place they fill, do not in the least meet the case of the urban unemployed. It must also be said that they are not meant to do so. For the average urban workmen who are temporarily thrown idle have homes of their own, with dependents to support, with social ties to cultivate and social obligations to fulfil as members of class and other organisations : so that their removal to more or less distant labour colonies on the moor or the heath would only aggravate the misfortune from which they and their families suffer. Nor does the Poor Law properly face the difficulty. Under it task work may be offered in such cases, but with it come pauper associations and attendant civil disqualifications, which are as obnoxious to independent German as to independent English working men.

Hence it is that in an increasing degree the German municipalities are recognising here the opportunity, if not so readily the duty, of offering a helping hand to the labouring class in time of

need. In most of the large towns the undertaking of "distress works" (*Notstandsarbeiten*) in times of exceptional unemployment is now part of a well-devised scheme, and is regulated in every detail by elaborate municipal statutes or by-laws. As a rule such works are carried out during the winter months only, from the beginning of December to the end of February or the middle of March. And yet the fact should be emphasised that the municipalities are averse to any formal recognition of the principle of public responsibility for the employment of the workless amongst their citizens. Even in towns where the provision of distress works is systematic and recurs unerringly with the revolution of the year, the authorities, in self-protection, generally take care to disown any direct social obligation. They act of grace and not of moral compulsion. The Town Council of Frankfort, for example, while it has taken an intelligent lead in this question, expressly repudiates the notion that it ought to provide work indiscriminately during the bad seasons, and says that its guiding principle must always be to "prevent any extensive call upon public relief owing to extraordinary worklessness." Frankfort is like some other German towns in that the practice has there grown up of seasonal workers looking to the municipality for employment when their normal occupation fails them, and this fact may account for the vigilant attitude of the public authority. A short time ago the Chief Mayor of the town explained the position as follows:

“It was formerly the general custom that seasonal workers, both here and elsewhere, endeavoured to earn a livelihood in winter by other means than their own occupation. Of late, however, partly in consequence of the fact that, owing to favourable weather, building works have been continued later in the year than formerly, and partly in consequence of the growing dislike of urban workmen to rural occupations (like forest work), an indisposition to seek special winter employment has shown itself. The plea is commonly put forward that the municipal authority ought to find employment for those who are thrown out of work owing to the suspension of the seasonal trades. But this demand must be resolutely opposed, since the municipality is not in a position to provide sufficient work of the kind, and under the existing economic order the principle must unconditionally be maintained that, apart from relief works undertaken in quite exceptional circumstances, every man must be left to seek work for himself . . . In any event any measures of the municipality which attracted or settled seasonal workers here would be directly antagonistic to the interests of the working classes themselves.”

Apart, however, from special considerations of this kind which operate in Frankfort and elsewhere, sound reasons of general application point to the desirability of a policy of prudence. On the one hand there is the practical objection that the concession of the principle of a “right to work,” which to Prince Bismarck, with his impatience of all theories, was self-evident and presented no difficulty whatever, involves a responsibility which, whether justifiable or not, is one of immense significance. Moreover, if a municipality is morally bound to provide its members with employment, it is obvious that such a responsibility cannot be

extended to the outsiders whom roaming ways, encouraged by an adventurous spirit or even a genuine desire for work, may have brought to the town. If a universal right to work be admitted, the question becomes a national one, and the State must in that event intervene. The municipalities plead with justification that the right of migration has greatly increased the evil of unemployment by diverting population from the country to the towns, and that it would be unfair to expect a town to find work for every stray visitor who chose to look in while on his endless pilgrimage to nowhere in particular.

At the same time it is recognised that it is wise public policy to keep deserving people off the Poor Law, so helping them to retain the spirit of independence and self-reliance, and not less to protect them from the idleness which is so fruitful a cause of demoralisation in every class of society. It is the recognition of this fact more than any other consideration that has led so many municipalities in Germany to override objections and difficulties and, under proper safeguards, to create facilities for work in times of special scarcity.

There are two ways of doing this. Where possible work of an ordinary kind—work, that is, which can with advantage be put in hand at once without any departure from plan—is offered on normal conditions as to wages, either by the municipality engaging direct from the labour bureau such of the unemployed as can be accommodated, or by

its requiring its contractors to cover their labour requirements from the local supplies. Where such normal work cannot be offered, distress or relief works of a temporary character are carried on under special conditions. The works of the latter kind most commonly undertaken are—besides scavenging, the removal of snow, and other street work—excavation, the laying out of parks and gardens, the construction of roads and streets, forest work, sewerage work, paving, sand quarrying, stone breaking, wood chopping, mat making, and more rarely writing and copying. In doing this the municipalities endeavour to restrict their action as far as possible. In most towns distress work is only offered to persons selected by various tests—a residential qualification, responsibility for the maintenance of others, inculpable worklessness, and so forth. It is a common practice only to give work to married men, or men who have dependents to support. In Strassburg young men under eighteen years who apply for work are required to go to continuation schools, which is a good way of protecting them against worklessness by the time they are twenty-eight. In Frankfort the conditions are laid down that the successful applicants must be resident in the town and have their legal settlement there, that they must be heads of families, that they must during the preceding summer have been permanently employed in the town, and that they must not be in receipt of poor relief. In some places an applicant is

even expected to furnish evidence that he has been provident. For example, in Breslau, workmen like masons, who, though earning high wages in summer, have failed to save for the inevitable rainy day, are passed over in favour of others who have not had equal chances. Never is employment offered when worklessness is the result of an industrial dispute, nor is it as a rule offered to recipients of poor relief; some towns go so far as to refuse work to all people who have received relief during the preceding twelve months. Here and there it is required that requests for employment on municipal distress works shall come through the Poor Bureau (*Armenant*), which first sifts the applicants and rejects those who have no local settlement, who are incapable, or who are otherwise unacceptable.

Regular conduct and respectful behaviour are required in these distress workers, on pain of dismissal; and in some places the observance of "Blue Monday," as the German phrase runs, is visited by the same penalty. Formal notice is not required or given, for this casual employment is not recognised as constituting a legal wages contract; hence the workman can leave any day, and he may be discharged just as summarily. As far as possible care is taken to discourage workers from settling down to this exceptional work as a regular source of livelihood. They are required to look out for permanent employment, even though it may not suit their wishes, and a man

who refuses an offer of such employment is at once discharged.

The wages paid to adults for outdoor work are as a rule from 2 to $2\frac{1}{2}$ marks per day of eight or nine hours, or where payment is by the hour twenty-five to thirty pfennige ($3d.$ to $3\frac{3}{4}d.$) per hour. In a few cases 3 marks per day are paid. The wages of juvenile workers (under sixteen years), who are seldom engaged, are from 1 to $1\frac{1}{2}$ marks per day. Piece work is the exception. Recognising the inevitable unevenness of the work done, and the fact that the whole system of distress works is a makeshift, a palliative of abnormal conditions, into which a strong element of philanthropy necessarily enters, the municipalities prefer to pay a fixed sum for a day's employment, and are prepared to find the arrangement a bad bargain from the purely financial standpoint. Some towns in addition pay the insurance premiums for sickness, accident, and old age where the workers are still on the registers of their societies. In exceptional cases also food is supplied to the workers under cost price at midday.

As to the economic efficiency of the work done there is little or no difference of opinion; the work is inferior in quality to that of free workers in the same occupations, and it is also dearer. It is characteristic of undertakings of this kind almost universally that they cost far more than they are worth; even when care is taken to restrict

expenditure to works of practical utility, and most municipalities both anticipate loss and experience it. Here and there, where by happy luck the class of labour at disposal is fairly suited to its tasks, no excess of expense is shown ; but in most cases the excess is 10, 20, 30, and even 50 per cent. Yet this will not excite surprise when the character of the workers is considered, for they are as a rule unfit for heavy work, while the inclement season of the year to which the distress works generally fall is also against them. But in judging the distress works a strictly business, debtor and credit standard is not applied. These works are, in fact, regarded as a necessary evil, a *pis-aller*, or at best as a social experiment for which a negative virtue only can be claimed.

CHAPTER VII.

HOUSING OF THE WORKING CLASSES.

IN October of the year 1904 a German National Congress on the housing question met in Frankfort-on-Main, and its proceedings, which lasted several days, were attended by 800 delegates from all parts of the empire, and representative of every section of the community. The Imperial Ministry for the Interior and other Imperial Departments (like those of Health and Insurance), and various Ministries of half a dozen German States (Prussia, Bavaria, and Wurtemberg among them) sent highly-stationed representatives to hear and report on what they heard. Presidents of provinces and other administrative officials took active part in the discussions ; and the general crowd of delegates included professors from the great universities, spokesmen of the better-known political, religious, and social reform organisations, ecclesiastical dignitaries, deputies from Reichstag and Diet, provincial mayors and other municipal officials, members of the learned professions, and not least, a sprinkling of the Socialist Labour party. In short, as the newspapers bluntly said at the time, "a more mixed company could not well have been imagined." Yet

the very catholicity of the gathering was the really impressive mark of the first "General German Housing Congress," for it explained the fact that the housing problem is regarded in Germany as a national problem to whose solution the best elements of the nation owe their best counsels and efforts. The practical results of the Congress were not perhaps very solid, yet the papers read and the discussions to which they led threw much searching light upon this dark place in German social life, and established the urgent need for ameliorative measures in the interest at once of public health and of public morality. For let German municipal government be as admirable as it may, the best and wisest local government in the world cannot prevent land values and house rents from advancing *pari passu* with the growth of population and the expenditure on municipal improvements.

The housing of the working classes has long been regarded as one of the most vital of the problems which social reformers have to face in Germany; and while earnest efforts have already been made in various ways, and in all parts of the country, to alleviate its pressure, it is questionable whether its magnitude was really known before practical measures followed theoretical discussions. How serious the question is in the metropolis is proved by the terrible over-crowding of the workers and the poor, the exorbitancy of the

rents they pay, and the woful insufficiency of the accommodation with which they must perforce be satisfied. Grouping the larger towns of Germany together, it has been estimated that 80 per cent. of their resident workpeople live in houses inadequate either in size or arrangements, or both (which is generally the case), to the maintenance of a respectable, moral family life, though on an average the rent paid is fully a quarter of their earnings. In the smaller towns matters are only slightly better, for while the rents paid are not so high there, the accommodation is very inferior. Dwellings of one bedroom and a kitchen are very common, and three rooms represent a relatively satisfactory state of things.

The question of housing reform has been "officially" taken up in Prussia since its importance was emphasised in a Speech from the Throne on January 8, 1901. The attention of local sanitary authorities was promptly directed to the subject by decrees issued on March 19 following by the Ministers for Trade and Industry, for Home Affairs, for Public Worship and Education, and for Agriculture. Many of these authorities were, however, already active, and had accumulated valuable statistical and other material, as a result of special inquiries conducted simultaneously with the quinquennial census of December 1, 1900. To this material came the Statistical Bureau's report on the housing question in Prussia for 1900, published two years

later. The result of these and other investigations was to show the existence of intolerable defects in the condition of the housing of the masses, and that not exclusively in the large towns, as had been supposed, but in the smaller places and in the rural districts.

The following comparison of yearly rents payable in 1900 in towns of various size shows how widespread is the cry of dear dwellings:—

	Dwelling with					
	One heatable room.			Two heatable rooms.		
	£	s.	d.	£	s.	d.
Berlin	11	12	0	18	19	0
Breslau... ..	7	6	0	12	10	0
Charlottenburg	10	18	0	17	8	0
Altona	7	14	0	14	18	0
Posen	5	10	0	13	9	0
Schöneberg ...	12	4	0	18	15	0
Rixdorf... ..	10	0	0	15	4	0
Wilmerdorf ...	10	14	0	17	0	0
Schmargendorf	8	3	0	12	18	0

In Berlin a heatable room cost on an average £9 16s. in the cellar, £10 6s. in the fourth story, and £9 15s. in the fifth or higher stories or in the attic. The equivalent figures for Breslau were £5 10s., £6 12s., and £5 17s.; for Charlottenburg, £6 13s., £9 14s., and £8 11s.; for Posen, £6 12s., £7 1s., and £5 19s.; for Schöneberg, £7 12s., £10 4s., and £9 8s.; for Rixdorf, £6 5s., £8 3s., and £7 9s.; and for Wilmerdorf £6 8s., £7 5s., and £4 10s. It was found that rent, as a rule, ran away with from a fifth to a quarter, and even more, of the workman's total earnings, the

proportion being in Königsberg 25 per cent. and in Stettin 28 per cent., and a steady rise in rents was reported all over the country, the increase in the case of small dwellings in Halle being in the year 1900 from £6 to £9 and even £12. The effect was to cause working men to crowd their families into ever smaller houses, in which considerations of health, convenience, and even morality had to go by the board. It was found that in many towns from 10 to 20 per cent. of the dwellings with either no heatable room or only one lodged on an average six or more persons, the largest average being at Halle (20·20 per cent.), Barmen (22·35), and Posen (24·07). The conclusion come to was that "almost universally in the larger towns and largely in the smaller ones, the provision of small healthy dwellings does not keep up with the demand, while at the same time old houses in which families of small means have hitherto found indifferent housing at moderate price are being demolished, and that in consequence of the inadequate supply of small houses, and especially of the inordinately increased price of land caused by unhealthy speculation, the rents of these houses are quite out of proportion to the income of the poorer classes."

The experience of other States tells the same tale. Herr Gretschel, the State Inspector of Dwellings for the Grand Duchy of Hesse, found on investigation a short time ago that the following

yearly rents were paid in Hessian towns for small houses :—

	A.		B.		C.	
	One Room.		Two Rooms.		Three Rooms.	
	New Quarter.	Old Quarter.	New Quarter.	Old Quarter.	New Quarter.	Old Quarter.
	£ s.	£ s.	£ s.	£ s.	£ s.	£ s.
Darmstadt ...	3 0	4 16	6 12	8 8	9 0	12 0
Mayence ...	6 0	6 10	9 0	10 0	12 10	16 0
Worms ...	5 0	7 0	8 0	9 10	12 10	16 0
Giessen ...	3 2	4 14	5 4	7 13	7 16	12 2
Bingen ...	6 0	6 0	9 0	9 0	12 0	12 0
Offenbach ...	3 10	4 10	7 0	9 0	12 0	16 0

After pointing out that the minimum accommodation required by health and decency is three rooms (C.), viz., sitting-room (also used as bedroom), bedroom and kitchen (as a rule a miniature apartment generally used for sleeping), Herr Gretschel showed what the foregoing rents meant to working people of small income by the following classification of incomes, based on the official income tax returns. The persons liable to this tax had incomes as follows in 1902-3 :—

	Percentage of the whole.			
	£25 to £45.	£45 to £65.	£65 to £85.	£25 to £85.
	Darmstadt	32'0	23'5	10'8
Mayence	33'0	30'5	10'4	73'9
Offenbach (1901-2)	25'3	47'5	8'2	80'9
Giessen	34'6	19'5	10'9	65'0

It was the Inspector's conclusion that few of the families here enumerated can really afford the least accommodation which health requires.

At the same time it is questionable whether the housing question is any less urgent in the rural districts than in the towns. Investigations made into the housing conditions of villages of Hesse by the same Inspector of Dwellings brought to light a grievous condition of things. Over-crowding, damp floors and walls, broken-down roofs, insanitary arrangements of the most flagrant kind, disease-inviting lack of ventilation, lightless rooms, promiscuous herding of the sexes, absence of the most elementary conveniences of civilized life—these were among the more painful characteristics of rural dwellings. The rents were lower than in the towns, it is true, but the wages were lower also.

Happily Germany is bestirring herself, and is now making quiet but steady progress in the legislative, and still more in the administrative and philanthropic, treatment of this burning question. In the matter of house inspection by the municipal authorities, German towns have, in general, long remained behind, but the lost ground is being made up with excellent results. In the Grand Duchy of Hesse the State has taken the work of house inspection and even house provision into its own hands. It began in 1893 with a law introducing a system of police inspection in the case of small dwellings and lodging-

houses. Such inspection was made obligatory in towns of over 5,000 inhabitants, and permissive elsewhere. Under it a good remedial work was at once done, though perhaps its most valuable result was to discover evils which were beyond the power of municipal bodies, however zealous, and of house inspectors, however loyal and conscientious. Ten years later the State itself stepped in and by a law of 1903 propounded a scheme for providing small and healthy houses, at reasonable rents, for persons of limited means. The State advances to the communes and to building societies conducted on a philanthropic basis loans at a low rate of interest for the erection of such dwellings. A State House Inspection Bureau has also been established at Darmstadt, to which all public and private bodies interested in the housing question can be affiliated, and from which they may obtain information and guidance. At the head is an Inspector of Dwellings, to whom all the local inspectors of town and country are subordinate. This official has already done much to stimulate public interest in the question by periodical statements in the Press of all parties, by lectures and conferences, and by correspondence with municipal bodies and trade unionist organisations. Gradually he is enlisting the co-operation of many officials and authorities capable of elucidating the question, and of influencing public opinion and municipal action—the factory inspectors, the sickness and accident

insurance boards, the labour organisations, and so forth.

In their treatment of this problem, the German communes have one advantage in their favour which is denied to most English towns. I refer to the landed estate which commonly forms an important part of a German town's assets. English municipal workers who have not studied the question would be surprised to know how large and valuable this estate often is. It is for the most part land unbuilt upon and not always within the present municipal area, yet its eligibility for public and for residential purposes increases every year as the means of locomotion are improved. Berlin, Cologne, Munich, Dresden, and Frankfort, among the larger German cities, are especially rich in this respect, thanks largely to the foresight and intelligence of their local rulers in the past, and few places of any consequence are entirely without. An inquiry made in regard to fifty-one communes of larger size in the Grand Duchy of Hesse alone showed that only twenty-one were without a large reserve of building land of their own. Nineteen owned such land to the extent of two and a half acres per 1,000 inhabitants; six had from two and a half to twelve and a half acres per 1,000 inhabitants; and five had more than twelve and a half acres per 1,000 inhabitants. These figures were received with a certain disappointment that the amount of communal property was not larger. But what

tale would an equal number of English towns tell?

There are also few towns of any consequence which do not entrust to their Statistical Bureaux, which form so important and so instructive a department of municipal government, the periodical enumeration of houses, with details as to character, proportions, number of rooms and of inhabitants, rents, etc., so full and exact as to give to the published reports a high social value.

Leipzig is one of the towns—and there are many of them—which have recently devoted a portion of their real estate to the housing of the working classes. In 1902 the municipality leased for 100 years to a philanthropic building society (*Gemeinnützige Baugesellschaft*) there a large piece of communal land in the environs for the erection of cheap houses. The majority of the houses have to contain three, and none of them more than four, rooms (including kitchen). The area at present set apart for this purpose is 82,334 square metres, or nearly twenty acres. The society cannot transfer its leasehold rights to third parties without the consent of the municipality, and in the event of its doing so, both the offending contract and the lease itself may be cancelled. The municipality undertakes the initial construction of all squares, roads, and footpaths, but the society pays 4 per cent. on the capital expenditure. The cost of these works is estimated at £23,500. The interest to be paid by the society for the land is

0·12 mark or $1\frac{1}{2}d.$ per square metre of the land leased, exclusive of the area used for streets and squares, but the Municipal Council is empowered to increase this interest after twenty-five years to 0·14 mark ($1\frac{3}{4}d.$), after fifty years to 0·16 mark ($2d.$), and after seventy-five years to 0·18 mark ($2\frac{1}{4}d.$) Thus the rent will begin at £494, and may eventually increase to £741; in addition to which the society will pay £943 a year in interest on street works. Should the society fail to fulfil its obligations, the municipality reserves power to cancel the lease.

The municipality goes further, however, for it undertakes to advance money on mortgage for building purposes should the building society's revenues prove inadequate, with the provision that the society must refund the loan by regular repayments in such a manner that on the termination of the lease the mortgages will be redeemed. The municipality will then take over the land and the dwellings built upon it without compensation.

It should be stated that the society itself is being financed by the Insurance Board of the State of Saxony, which has agreed to advance £60,000 as it may be needed at an interest of 4 per cent. (with from 3 to 3·9 per cent. by way of redemption), but in the society's contract with the municipality the latter agrees under certain conditions to become surety for the due payment of the interest. In consideration of this arrangement it is stipulated that the houses shall by

preference be offered to working men or other persons insured with or receiving pensions from the State Insurance Board under the Imperial Insurance Laws. There is no stipulation as to the amount of the rent except that it shall not exceed the rent locally customary for similar houses.

This is only one illustration out of many which might be cited of insurance boards making loans for the erection of working-men's dwellings. The profitable employment of the enormous accumulations of insurance contributions had a few years ago become a question of acute difficulty, until the happy idea was devised of making advances from them to public and philanthropic societies formed for the establishment of agencies directly concerned with the welfare of the working classes. Amongst such agencies working men's dwellings, together with sanatoria and convalescent homes, take a leading place. Towards the erection of houses for the working classes no less than £5,476,600 had been lent up to the end of 1903. The rate of interest is as a rule, 3 or $3\frac{1}{2}$ per cent., the *maximum* being $4\frac{1}{2}$ per cent. and the *minimum* 2 per cent. The conditions upon which loans are made vary greatly, but in every case the utmost care is taken that the money cannot be employed for private benefit, and that ample security exists for its repayment. It would probably be correct to say that nearly all the large boards established under

the Old Age and Invalidity Insurance Laws have freely invested their funds in this way.

The Hanover Insurance Board is a striking case in point. During the three years 1900 to 1902 the number of separate houses (that is, blocks) built by the help of funds lent by the authority to societies, consumers, employers, and private individuals increased from 1,367 to 2,827; the number of dwellings increased from 3,467 to 6,300; the number of persons housed increased from 17,200 to 31,000; and the value of the property built increased from £670,000 to 1,190,000; while the amount advanced on mortgages from the Hanover Insurance Fund increased from £415,000 to £720,000. At the beginning of 1903, 1,041 societies, corporations, or individuals had received loans from this source, or twice as many as three years before, and of these loans thirty were advanced to building societies, twelve to factories, commercial companies, and associations, four to communes, five to employers, fourteen to savings banks, and nine hundred and seventy-six to insured persons.

The houses in respect of which loans are thus advanced are of two kinds: (*a*) houses which are meant to be permanently rented to workpeople, and to remain in the possession of the corporations which build them, and (*b*) houses which may be acquired by their occupants on a system of payment by instalments. Of the 6,300

dwellings already erected, 1,601 belong to the former class and 4,699 to the latter. The houses have on an average either three or four rooms, and the average number of persons living in each is five. The houses are built on the flat system, each block consisting of either two or three dwellings. The average rent per dwelling for the houses erected by building societies is £8 10s. annually in the case of rented houses, and £7 in the case of houses acquired by their occupants, though in the latter case taxes and fire insurance premiums to the extent of £1 5s. or so have to be added, so that the effective rent is about the same in both cases. The rent ranges between a minimum of £5 and a maximum of £12. The conditions under which the Hanover Insurance Authority employs its accumulated funds in this manner have lately been revised, and in their present form they embody the results of ten years' valuable experience.

In the case of loans to employers and workpeople, it is stipulated that the advance shall in no case exceed two-thirds of the value of the site and the building to be erected thereon. The houses must be intended exclusively for working people, and, save in special cases, each house must contain dwellings for two families. Loans are only advanced on new buildings free from mortgage; no advance whatever is made upon old houses or new ones which are already mortgaged. The rate of interest is

3½ per cent. Where the loan exceeds one-half the value, an additional 1½ per cent. must be paid until it has been reduced to this proportion. Where the loan does not exceed one-half the value, no repayment is required, but the advance may remain as a standing mortgage, though it is open to the lender to repay at his option and convenience. Interest is payable at the end of each quarter. Either side is free to terminate the loan on giving six months' notice, with the reservation that the insurance authority binds itself not to disturb a loan for a minimum period of ten years so long as the interest is duly paid, no change takes place in the ownership of the mortgaged houses, the property is kept in good order, and the other conditions, subject to which the loan was granted are fulfilled. Where the loan is made to an employer or speculator, it is required that the houses in respect of which it is granted shall only be let to workpeople belonging to the Hanover Insurance Fund, and that an occupant of such a house shall have a right to purchase it and take it over as soon as he can pay one-third of the purchase price as fixed by the owner, the occupant, and the insurance authority. In this case the latter agrees to accept the new owner in the place of the old one on the same terms and conditions. It is stipulated, however, that no workman can own more than one house containing two dwellings.

The conditions which apply to loans granted to

landowners for the building of houses for agricultural labourers do not materially differ from those which apply to industrial dwellings, though here it is stipulated that, when a loan has been reduced to half the value of the property, the interest payable shall be either that usual in the locality or a minimum of 4 per cent., and that, where houses pass into the hands of labourers by purchase from their employers, the rate of interest payable to the insurance authority shall be $3\frac{1}{2}$ per cent. up to two-thirds of the entire value, with $1\frac{3}{4}$ per cent. by way of repayment. The spirited example set by Hanover has proved a valuable object lesson in the manner in which the enormous sums of money which have been accumulated under the Industrial Insurance Laws can be used with special advantage to the working classes by whose contributions they are so largely created.

With the object of directing national attention to this vital question, and of stimulating public bodies and philanthropic persons to ameliorative efforts, a noteworthy society bearing the title "*Verein Arbeiterheim*" (Working Men's Home Association) was established in 1884, though it is only in recent years that it has received the recognition which it deserves. Its seat is Bielefeld, in Westphalia, and to say that is as much as to suggest that it is a part of that wonderful congeries of humanitarian institutions and agencies which is connected with the honoured name of

Dr. von Bodelschwingh and which makes the Westphalian town of his adoption the goal of so many pilgrimages of observation and inquiry. The object sought by the Association, as set forth by its statutes, is to "provide German working men with houses of their own," and the means of effecting this end are (a) by "endeavouring to convince the proprietors and conductors of factories that they cannot better serve their own interests than by actively supporting the purposes of the Association, but also by independent action in the same direction, in that by this means they assure themselves of a stock of reliable working men without running any danger of losing their capital"; (b) by "petitioning the Government to confer the same boon upon all married working men in the service of fiscal factories, railways, and mines"; and (c) by "endeavouring so to influence legislation that in the establishment of new factories the requirement shall be made that the housing of the workers shall have particular care, so that the large towns may no longer aggregate the labourers in masses, but the factories themselves, so far as their several circumstances admit of it, may be more and more located in rural districts."

Bielefeld is more, however, than the administrative seat of the Association. It is its "experimental station," for while it is no part of the Association's mission to build working men's houses all over the country, it has erected a large number here,

both in testimony of faith in its own principles and for the instruction and encouragement of other towns whose interest may be gained for the "*Arbeiterheim*" idea. These houses are all occupied by working men and artisans either as tenants or owners. Nearly 120 houses have been so built at Bielefeld, and built on such a basis that the Association is able to let or sell them to the proper people on strictly commercial principles; that is, every house pays for itself, while the Association is able at the same time to sell on terms very advantageous to the buyer as compared with traffic in the ordinary property market.

As a rule houses are built in pairs, the average accommodation consisting of four rooms on the ground floor and five above, with ample cellaring and also stallage and necessary buildings outside. They are substantially constructed of brick faced with stucco, which is the style of building common to the locality. It is a fixed principle that each house shall have an ample piece of land for use as a garden—the savings bank of the "small man"—and for the keeping of either pigs, goats, a horse, or a cow, and this land varies in size from a quarter to half an acre. That this arrangement promotes thrift and encourages in the tenant or owner settled habits will readily be believed, and these are the ends in view. So important does Dr. Bodelschwingh regard the attachment of land to each house that even when the deeds of ownership have been handed over it is not permissible

to alienate any portion of the ground. The cost of a house with land varies from £280 to £500 and £600, though even the latter sum is exceeded in several cases. The cost of the land varies from one sixth to one quarter of that of the building, but the price of land has substantially increased since the first houses were built, and the result is seen in a tendency to curtail somewhat the plot which goes with the smaller houses. The price is now about 1s. per square yard, while formerly it was only from 6d. to 9d.

In deciding on tenants—for there are always more applicants than houses—preference is given to men with large families, and no question is asked either as to politics or religion. A tenant is given four and a half years in which to decide whether he will purchase. Should he elect to become owner he is expected to pay a deposit of from 300 to 500 marks (£15 to £25), which may not be borrowed money, and this bears interest at 3½ per cent. from the day of payment. He must then pay yearly 3½ per cent. of the purchase price as rent and 2 per cent. by way of redemption (both of which sums also bear interest at the rate of 3½ per cent.), with 5 per cent. of the rent to a reserve fund, payments being made monthly. When the purchaser has paid a third of the cost price he receives the title of the house, with the reservation that in the event of a desire to sell out, the Association may exercise the right of pre-emption at the original price, with addition for improvements

and deductions for wear and tear. This right of pre-emption was not originally contemplated, but it happened that in the early years of the Association's existence sales were effected which brought undesirable tenants; hence the stipulation. It is held, viewing the matter broadly, to be in the interest of the working classes themselves that this right should be reserved by the Association. In the first place, the whole object of the Association would be defeated if the houses built under its auspices became objects of speculation, for every resale at a higher figure would mean a higher rent. But, further, it is contended that it may often prove very advantageous to an owner to be able to dispose of his house without resort to the usual processes. A displacement of industry might render it necessary for him to "follow the flag" at short notice, and the disposal of his property would probably be a matter of urgency. But the very cause of his removal might under ordinary circumstances depreciate the value of his house were he compelled to sell. It is true that the Association, in claiming the right to buy back at the original price, has a chance of benefiting by the transaction, but on the other hand it is exposed to an equal chance of loss; for it makes itself responsible for the full price paid, whether the value of house property has declined or not. In the ordinary course a house is only freed from debt after a long term of years—about thirty—though it is open to the

buyer to pay off his loan sooner if he be so minded.

To show how the instalment system works I give the payments made on two houses which I inspected when last at Bielefeld.

House A.—This house was built in 1888 and had 1,500 square yards of land. Its accommodation is: downstairs—a small shop (for the owner was a master baker), with tiled vestibule, the living room, the kitchen, and two bedrooms: upstairs—three bedrooms; cellar—bakery and various storage room; outside—stalls for horse, etc.

	Marks.
Cost of land	1,150·53
„ building	8,172·54
„ street	674·98
	<hr/>
Total	9,998·05 (say £500).

	Marks.
Paid yearly as rent $3\frac{1}{2}$ per cent. of cost price	349·93
„ redemption 2 per cent.	199·96
„ reserve fund 5 per cent. of rent	17·49
	<hr/>
Total annual payment	567·38
	(or about £28).

House B.—This house was likewise built in 1888, and it had 930 square yards of land. The accommodation was four rooms below and five above, with cellaring and wood house.

	Marks.
Cost of land	688·69
„ building	5,357·83
„ street	544·80
	<hr/>
Total	6,591·32 (say £329).

	Marks.
Paid yearly as rent $3\frac{1}{2}$ per cent. on above price	230'70
„ redemption 2 per cent.	131'83
„ sinking fund 5 per cent. of rent	11'54
	<hr/>
Total	374'38
	(or £13 14s).

The purchaser of this house was very dissatisfied with the pre-emption clause, and intended to make a strong effort to get it cancelled.

Various requirements, such as are generally found in a lease, are made as to the up-keep of a house, and there are reasonable regulations as to the uses to which the houses may be put (sub-letting is allowed subject to approval), with other conditions intended to serve moral and sanitary interests. At the time of my visit twenty of the houses were in full possession of the owners and not a single house was simply rented. Since then 200 more houses, lodging 2,000 persons, have been built.

The Working Men's Home Association has expended some tens of thousands of pounds in the building of cheap houses, and it may be asked—Where does it procure the necessary funds? They are raised by loans. (1) Partly from the State funds available under the Prussian Peasant Proprietary Act (*Rentengütergesetz*) of July 7, 1891. This Act has been interpreted as permitting the advance of money for the purchase of houses and land not alone to agriculturists, but to artisans and working men of all kinds who, though following trade or industry,

may be able and wishful to cultivate a piece of land; and the Westphalian Commission for the carrying out of the law has agreed to experiment in this direction in concert with the *Arbeiterheimverein*. The State bank established under the Act holds a mortgage to the extent of three-fourths of the value, and the Association a second mortgage to the extent of one-fifth of the remainder in consideration of its advances. (2) Loans are received from the funds which have accumulated under the Insurance Law, as already explained. (3) Other money is obtained on loan from private sources.

Not only has the Association done a good work in Bielefeld, but it has carried on a successful propaganda in various States of Germany, chiefly through the efforts of Dr. Bodelschwingh and the zealous General Secretary, Herr Lieber (to both of whom I am indebted for the information, freely and courteously given at my visit, which is contained in these notes). It has also enlisted high and influential support for its views and endeavours, and its members at the present time include the Emperor William II. (who continues the patronage given by his father and grandfather), and nineteen heads of princely houses. Dr. von Bodelschwingh, however, goes further upon this question than the Association of his founding. He advances the demand that legislative measures should be taken to afford urban workmen the opportunity of living outside the towns in which they are employed, special and convenient railway conveyance being

established for the purpose, so that they may be able to obtain housing suited in extent and character to the cultivation of a healthy family life, with land added as a matter of course for gardening and agricultural purposes. His ideal is an independent house for every married working man—no barrack system of so-called “model-dwellings,”—and this house owned by its occupant. Let this man, he holds, be made his own landlord, and a good deal will have been done to make him a contented citizen, so far as that is humanly possible. Need it be said, the Social Democratic party does not view this experiment with any favour? The Socialist leaders desire social discontent; the cause lives upon it; it is the most important element in the party’s “material.” I was assured that many of the working men owners of the Bielefeld colony were formerly active Social Democrats, but they are such no longer.

But while the municipality and the philanthropist are thus moving, the State itself has by no means been inactive. Two years ago the Reichstag asked the Government to institute an inquiry into the statutory and administrative measures which have been adopted by the Empire and the individual States to regulate the housing question and to encourage the provision of dwellings for the poorer classes, and to present a report upon the operation and effect of these measures. The Government agreed to undertake this inquiry, and even extended it to all measures applying to the

erection of houses, and the systematic inspection of the same by police and health authorities, the taxation of house property, and the activity of State, municipal, and other public bodies in the building of dwellings, either as employers of labour or from philanthropic motives. The Imperial Government has for many years, in fact, through its various departments, endeavoured to provide smaller officials and workpeople in the service of the State with dwellings of suitable character at low rentals. While some administrative departments have built dwellings out of public funds placed at their disposal, others have been content to rent suitable buildings from private persons and sublet them at moderate rents, and others, again, have advanced money to building societies formed for the purpose of meeting the same want. Funds are advanced for building purposes only to societies which do not work for a profit but are content with not more than 4 per cent. return upon capital, and even then only where there is an obvious lack of houses provided by private enterprise. Societies which retain in their own hands the houses built and only let them to small tenants are given a preference, and where houses are sold to the tenants certain conditions, intended to prevent future speculation, are insisted upon. It is required that the houses shall be satisfactory in size, arrangements, and sanitary condition, and that the rents shall come within the incomes of the people for whom they are intended, and, in any case, shall be

lower than the rents of houses offered in the open market. The advance, as a rule, goes as far as 80 or 90 per cent. of the value of the house, inclusive of the land, or to the full value of the house without the land. Loans are lent on mortgage at an interest of 3 per cent. with 1 to $1\frac{1}{2}$ per cent. in addition yearly by way of repayment. A borrowing society may terminate the loan by giving three months' notice, but this right can only be exercised by the Empire after ten years have passed. As yet no case of unpunctuality in the payment of the interest has occurred, nor has the capital lent been in any single case endangered. The Empire loses $\frac{1}{8}$ per cent. by the transaction, but the loss is held to be insignificant when compared with the value of the objects secured. During the three years 1901 to 1903, advances to the aggregate of £418,000 were made to 38 building societies, and the Reichstag has since allotted a larger fund for this purpose.

The Empire also follows the plan of conveying fiscal land for the erection of small dwellings, and here ample guarantees against the diversion of these dwellings from their original purpose and against speculation exist in the fact that the Empire only grants building sites on lease. A lease, as a rule, runs from 65 to 80 years, after which the whole of the buildings upon the land will revert to the State. In order to encourage the lessees to keep the buildings in good condition a fourth of their value, as declared

by an expert, will be returned to a lessee on the expiration of a lease. By the terms of a lease it is required that the land conveyed shall only be used for the erection of small houses suitable and intended for workpeople, minor officials with moderate means, or other persons similar to them in social position, or for philanthropic institutions established for the welfare of persons belonging to these classes. The rents may not exceed such a sum as is necessary to cover interest and repayment of capital, the costs of administration, and to keep up a moderate reserve fund against contingencies. In regard to both these provisions the Secretary of State for the Interior has a right of control. At the last return 215 English acres of land had been leased by the State to building societies in eight places at a price of £104,425, or an average of £483 per acre.

In the individual States of the Empire the housing question has been treated with different degrees of urgency and enterprise, and through some of the smaller States have shown a creditable spirit of emulation, it is the experience of Prussia that carries most value. Since 1895 six special laws have been passed authorising and regulating the employment of State funds in the provision of dwellings for workpeople and minor officials in the employment of the State, and the amount employed directly in the erection of such dwellings by the State or in financing building societies and private individuals now exceeds £2,200,000.

Thus the Department of Mines gives what are called "building premiums" or lends money without interest to *employés* in the mines and smelting works desirous of building houses for their own use near to their work. Up to the year 1902 no less than £225,100 had been given in premiums and £389,000 had been advanced on loans in this way, and 5,790 dwellings had been built. The State had also itself acquired a large number of houses—424 blocks containing 1,234 separate dwellings—which it lets to its *employés* at rents always below the current rates and often to the amount of 30 per cent. The State Railway Department between the years 1895-1903 employed from its own revenues £913,200 in the erection of 3,660 dwellings for minor officials and workpeople (2,423 of the former and 1,237 of the latter), as well as £1,671,018 in virtue of the general laws already referred to, £1,094,150 being used in the erection by the State itself of 5,400 rented dwellings and £576,868 in loans to building societies. Counting other resources used in the same way, the State had up to March 31, 1903, acquired no fewer than 36,260 dwellings for the use of its *employés*. The War Department has also done good work in the same direction on behalf of *employés* in the arsenals.

Apart from these special laws, dealing particularly with the provision of funds for the building of houses, several general laws, also touching the financial aspect of the question, have been passed in Prussia. Thus a law of May 21, 1861, provided

that the building tax which it enacted should be reduced on the houses of small artisans, factory operatives, etc., in such rural communes where the assessment of buildings was not conditioned by the rents. The Income Tax Act of June 24, 1891, exempts from this tax all registered building (and other) companies whose business dealings do not extend beyond their own members. The Industrial Tax Act of June 24, 1891, similarly exempts building societies formed for the purpose of supplying cheap and healthy dwellings for their members. The Stamp Tax Act of July 31, 1895, exempts from this tax also, under certain conditions, companies whose exclusive purpose is the provision of good houses at low rents for the poor, whether these houses are built by the society concerned or are purchased and rented to suitable persons. By a law of September 20, 1899, building societies also of the same kind are exempted from certain court fees in legal proceedings. So, too, the administrative authorities have for many years shown special favour to housing projects for the benefit of the working and the poorer classes, as, for example, by the alleviation of local rates and official dues and fees. Moreover, in many places the building regulations are specially framed so as to check speculation in land suitable for workmen's dwellings, especially in the periphery of towns, and to keep the price of this land as moderate as possible.

With a view to remedy the evils which have thus

come to light a bill has recently been promulgated by the Prussian Government amending the law of July 2, 1875, relating to the laying out and alteration of streets and places in towns and rural communes. The bill seeks to safeguard the citizen's right to fresh air and light more rigorously, by the requirement of broad and spacious streets, to encourage the provision of open spaces, to prevent overcrowding, and to insist on the provision of more hygienic internal arrangements. It modifies certain local taxes in favour of working men's dwellings provided by societies which do not exist for gain. It requires all communes and manorial districts with more than 10,000 inhabitants to adopt and issue regulations respecting the use of buildings for dwelling and sleeping purposes, while it empowers smaller places to do the same at will. Moreover, where at present the functions of the building police are at present divided, it provides that the Minister of the Interior shall determine where authority shall for the future reside. Various "*minimum requirements*" (*Mindestanforderungen*) are laid down as the basis of these regulations, as, for example, that no rooms may be used for habitation which are in a dilapidated state or are so damp as to be injurious to health; houses intended for family use must be provided with kitchens; rooms used for living, cooking, or sleeping must allow at least ten cubic metres air space and four square metres superficial space per person. A dwelling must be so large that (apart

from married couples) persons above 14 years may sleep in separate rooms according to sex. Special (and very needful) regulations are imposed in the interests of domestic servants, who must be lodged in healthy rooms with doors that can be locked, with the *minimum* air space and superficial space required for their employers. There are also provisions for the regulation of apartments let to lodgers in the interest both of health and morality, and these provisions are held to apply equally to public inns, night shelters, and *pensions*. The police are, further, empowered to issue regulations imposing “*minimum* requirements” in the case of housing accommodation for working people other than private dwellings.

The duty of house inspection is imposed upon the local administrative authorities, subject to the regulations that may be issued by the police authorities, and in this regard it is required that special care shall be taken to watch the interests of the poorer classes. Every town with more than 100,000 inhabitants is required to establish a housing bureau (*Wohnungsamt*) for the carrying out of this work, and very significantly the bill adds that a bureau shall be “provided with the requisite staff trained beforehand in suitable manner,” and shall in particular have a sufficient number of house inspectors, while it is permissible for private citizens to be members of the bureau in an honorary capacity. Smaller towns may establish similar bureaux at the direction of the Minister of the

Interior, or they may be required simply to engage inspectors, and several towns may join to maintain a bureau between them at the common cost. A house inspector may present himself without notice at any dwelling which he may desire to enter, and he must be admitted to every apartment "used for the permanent residence of human beings," together with all appurtenances, though the householder may require his visitor to legitimise himself. In the case of ordinary dwellings, inspection must take place between 9 a.m. and 6 p.m., and in the case of lodging-houses between 6 a.m. and 9 p.m. Where ground of complaint exists remedy is to be applied as the result of "advice, instruction, or warning," as the case may be, but where this proves ineffectual police intervention will follow.

Here Prussia is improving on the example of Bavaria, in which State there exist, as a part of the system of local government, 819 housing committees (*Wohnungs-Kommissionen*), while in 39 communes house inspectors are already engaged for the special purpose of supervising the homes of the people. In this State, too, as in Prussia, the several Government Departments have done much towards helping their smaller officials and work-people to obtain healthy homes at reasonable rents—the Railway Administration alone owned 8,860 houses at the end of 1902—while loans of public money to the amount of £270,110 have been granted to building societies, which in this way have provided 1,266 dwellings for working people.

Germany has done much by legislation for the material welfare of the working classes, yet many of its most earnest social reformers contend that until the housing question has received far more serious attention than is even now given to it the statesmanlike task of devising adequate "legislative protection for the worker" which the Imperial Government took upon its shoulders on Prince Bismarck's initiative in 1881 will not have been fairly and fully discharged.

CHAPTER VIII.

MUNICIPAL HOUSE BUREAUX.

THE pressure of the housing question has led the governing authorities of several German towns to undertake the function of the house agent, in the interest particularly of the working classes and people of small means. Cologne set the example with the "Free House Registry for workers and small *employés*," which it established ten years ago, and the institution has been copied by Bonn, Barmen, Elberfeld, Strassburg, Essen, and Mülheim, on the Rhine. Many other German towns have studied Cologne's methods without as yet adopting practical measures, and several towns have even had their house directors trained there.

The house seeker pays neither fee nor deposit: he simply registers his name and wants, and the House Bureau does the rest. The owner is required to deposit a shilling, but only by way of guarantee that he will report to the Bureau within twenty-four hours of letting his house, a condition which is imposed in order to protect house-hunters against futile wandering.

The questions which a house owner is required to answer cover the necessary ground very fairly; the chief ones are these (it will be understood that

Cologne, like all German towns, lives on the flat system) :

(1) Position of house (street, number, front or back, which story, etc.).

(2) Number of rooms and number heatable.

(3) Rent and how paid.

(4) Water dues.

(5) Has the house been occupied, and if so, until when ?

(6) When can the house be entered ?

(7) Is the house detached ?

(8) Has it cellaring ?

(9) Has it water supply ?

(10) Do business rooms belong to the house ? Where, and for what purpose ?

(11) Is the use of a garden, courtyard, wash-house, and attic allowed ?

(12) For how many families is the entire house arranged ?

(13) Is handicraft or business carried on in the house ? What kinds, and on which stories ?

(14) Will the house be let to families with children ?

(15) Will it be let to an artisan who carries on a business there ? (for example, shoemaker, tailor, etc.)

(16) Is sub-letting allowed ?

But with the owner's *ex parte* statement the Bureau is not satisfied ; it makes an independent investigation, to which purpose a portion of the director's time is set apart every day of the week

save Sunday, when the Bureau closes its doors. During the hours 9 to 11 in the forenoon the director receives offers of dwellings; from 5 to 8 o'clock he receives applications from house seekers; and in the interval he is expected to visit all the houses newly registered as to let. It is a long day, and, when the distances to be covered are wide, an arduous one; but Cologne is a hard-working town, and eleven hours a day, with a pause at noon, make up no uncommon task. As a rule, the director, helped by his cycle in favourable seasons and by his free tramway pass all the year round, is able to visit fifteen houses a day. At the same time the examination is, as a rule, made once for all, for when a house is re-registered it is only necessary to refer to its *dossier*. This examination is very thorough, and the details of its situation, structure, and condition are recorded on a convenient form, and a miniature ground plan is added. The houses are classified in the office books according as they have one, two, three, four, five, or more rooms.

The information asked of the house-seeker comprises name, occupation, and residence, the number of rooms desired, the rent per month he wishes to pay, and the locality in which he wishes to live, with special conditions, if such exist. As a rule the Bureau has a selection ready to hand, and it is only the work of a few minutes to convince the inquirer, by means of street map and house plan, whether it is necessary to go farther.

If he is satisfied with the information given him and desires to inspect a house offered, he is given a card of introduction, and this he leaves with the landlord, whether he becomes a tenant or not. When it is impossible to furnish an applicant with the dwelling he wants, he receives a certificate to that effect, and this certificate he is expected to bring with him when he renews his inquiries.

Obviously the utility of such an institution is greater in large than in small towns, though it may be questioned whether in towns of the largest size it can be possible altogether to overcome the practical difficulties in the way of the Municipal House Bureau. Where these Bureaux have been established, however, they appear to have won a considerable measure of public approbation and confidence. The general householder finds the Bureau very convenient, but to the working man it is an invaluable boon. Engaged as he is all day, it is to him of great advantage that he can, without expense or loss of time, go to an agency which he can implicitly trust—since it has no interest in offering him what he does not want—and commission it to find for him the dwelling which, in point of size, of situation, and of rent, is suited to his needs. And yet, though the House Bureau was originally intended for what are known as the “small people,” in practice it is more and more being used by all classes, and at Cologne the policy of the open door has been adopted to the full. The Elberfeld Bureau began by restricting

itself to dwellings with a rent not exceeding 500 marks (£25), but this limitation was soon abandoned, though a fee was imposed on owners of houses of higher value who used the Bureau's services. It is noteworthy that this serious competitor to the private house agency and the newspaper does not appear to have encountered any serious hostility on the part of threatened interests. At Cologne the newspapers are reported to be so far tolerant that, far from resenting the Municipal House Bureau as an unwarrantable interference with their immemorial monopoly, they offer it specially generous terms whenever it is found needful to use their advertising columns.

CHAPTER IX.

SHELTERS FOR THE HOMELESS.

THERE is one provision in the German Imperial Criminal Law (May 15, 1871) which English poor-law workers are apt to regard with special disfavour—the provision which exposes to imprisonment, first in a gaol and then in a work-house, “any person who, after losing his past lodging, fails to procure another within the time allotted to him by the competent authority, and who cannot prove that in spite of his best endeavours he has been unable so to do.” For the maintenance of these and other offenders in work-houses the Poor Law Unions for larger rural areas (*Landarmenverbände*), which deals with paupers without legal settlement, are responsible. The only English statutory provision which at all approximates this drastic procedure is that which brands and punishes as “rogues and vagabonds” “such persons wandering abroad and lodging in any barn or outhouse or in any deserted or unoccupied building or in the open air or under a tent or in any cart or waggon, not having any visible means of subsistence and not giving a good account of himself or herself.” But the laws are not on all fours, and if it should be contended

that the English treatment of the vagabond is too indulgent, as it undoubtedly is, on the other hand the fate to which the homeless waifs of German towns are exposed, in the absence of a very discriminating reading of the law, certainly cannot be said to err in the same way. No doubt the law is enforced on the whole with discretion, yet it is a fact that an enormous number of people whose fault or misfortune is lack of a roof find their way into the disciplinary workhouses of Germany, where in England they receive treatment in the ordinary poorhouses. Of 1,948 persons sent to the Berlin workhouse at Rummelsburg in the year 1903, no fewer than 733 had only been guilty of "homelessness" (*Obdachlosigkeit*) — culpably, no doubt, in the eyes of the law and the police, yet "homelessness" all the same.

Nevertheless, there are few German towns of large size which do not offer to the homeless a purgatorial state in the form of shelter or refuge. In some cases the municipality, as in Paris and most Swiss towns, maintains these institutions, but in others they are left to private philanthropy. The German shelters for the homeless do not in general combine workshops, as do the similar shelters in Paris. The latter are seven in number—three for men and four for women. The principal shelter for men is the *Asile Nicolas Flamel*, which is situated, by a curious irony of terminology, in the Rue du Château des Rentiers. In a workshop connected with the establishment employment

is offered to capable inmates at a moderate rate of pay (1s. 9d. to 2s. 6d. per day) over and above the board and lodging found. In the winter months the least skilled of the applicants for admission are put to the making of resinous faggots for use in various institutions and services of the municipality. A workman's earnings are retained until he leaves the refuge, by which time from £1 to £1 4s. has, as a rule, accumulated in his favour. Other kinds of employment are, however, offered; for, from motives of economy, the municipality of Paris contrives, as far as possible, to have such works of joinery, locksmithy, masonry, painting, etc., as are required in connexion with its sanitary and charitable institutions done by the inmates of the refuges, who are assorted daily and allotted to the tasks best suited to them. Nevertheless, these industrial operations are carried on at a loss, and the municipality has to vote several thousands of pounds yearly towards this experiment in the relief of the homeless unemployed. Most noteworthy of the refuges for women is the Pauline Roland Workshop Refuge (*Asile ouvrier*), in the Rue Fessart. Here homeless and unemployed women are well sheltered and fed, and at the same time suitably employed at wages until they can look out for fixed occupation outside. In this they are aided by the directress, whose duty it is to endeavour to procure situations for as many deserving inmates as possible, preference

being naturally given to those who most recommend themselves by industry and honesty. The women are engaged in laundry work and in sewing and mending for public and philanthropic institutions.

Berlin combines the municipal and the private principle, though the shelters there (*Asyle für Obdachlose*) do not go beyond their name, and so lack one high recommendation of the Paris institutions. The Berlin municipality provides for the homeless in two sections—complete families and homeless individuals needing shelter for the night, and the provision is a part of the work of the poor-law department. The first and superior class of accommodation is reserved for people who have had homes of their own but have been ejected by legal process or have otherwise lost their regular lodging and are too poor to obtain housing elsewhere. Here shelter and food are offered for a maximum period of four weeks, and the authorities may thereafter at discretion make a grant of 15s. or more towards the rent of a new home when found, by way of helping the unfortunates on the way to a regular life. There are separate rooms for men and women, and such is Berlin's zeal in the cause of education that this rude disturbance of domestic life is not allowed to interfere with the instruction of the children concerned, for school is held within the shelter. There are 244 beds for men and boys, and 240 beds for women and girls, and in the course of a

year 5,610 persons in the aggregate are housed, an average of fifteen per day.

The Municipal Night Shelter is a simpler and less domestic *ménage*. Here admission is less discriminating. Between the hours 3 and 11 p.m. any penniless person who has no other resting place may be received on five successive days for a maximum of five times in the course of three months. Soup and bread is given out at coming and going. At 7 o'clock in the morning the halls pour out their contents to the number of 3,000 or even 3,500, it may be, and they remain deserted for the next eight hours. In exceptional cases articles of clothing may be given, and even small sums of money where there is a certainty that it will be well used, but the source of this charity is private and not municipal, for various bequests and gifts have been made for this purpose. Baths are here at disposal—the patrons are not as a rule pressing—and there is a very necessary apparatus for disinfecting clothes. The night shelter houses more than half a million persons during the year.

The private shelters are maintained by an association (the *Asyl-Verein für Obdachlose*), which has now carried on its useful work for some thirty-six years. It is questionable whether anywhere else in the world the heterogeneous homeless poor have at command such excellent accommodation as exists in the large and costly buildings which have been erected for this purpose in the Wiesenstrasse for men and the Füsilierstrasse for

women, and which form a very noteworthy feature of the city's philanthropic activity. The men's shelter affords nightly housing for 700 persons, while the women's shelter accommodates 150. The entire cost of the men's shelter, with the ample ground adjoining, was about a million marks, or £50,000, and was defrayed to the extent of nearly three-quarters from a munificent legacy left by a Berlin citizen. It is a remarkable building, or group of buildings, outwardly more like a suite of private residences than the abode of poverty, and the equipment is as perfectly adapted to purpose and end as any contrivance that I have ever seen. The conditions of entrance are very easy. No charge whatever is made, no names are taken, and very few questions are asked of those who seek shelter. The doors are opened in winter at 3 p.m. and in summer at 5, and the sojourners are turned out at 7 a.m. in winter, and at 6 in summer. In the interval they enjoy all the comfort of a simple home—plenty of food, a good bed, friendly counsel, warmth in the cold months, and perfect cleanliness. But these good things cannot be offered to everybody daily; and no one is admitted more than three times in the same month.

Let us, however, for better elucidation, follow the routine. Suppose it is winter. In the middle of the short afternoon the front doors are thrown open, but long before then a crowd has gathered outside in readiness for the welcome moment—a

motley array of the poor and ragged and forsaken of Berlin's residual population. The first thing done is to cause the incomers to muster before the officials of the establishment in the waiting-hall, a large and lofty room, seated with plain benches. Here stock is taken of the night's material. Then bathing and washing begin—wholesale, fifty at once. Every inmate of the shelter is bound by rule to submit—it is the proper word—to either a “full” or a “half” bath before supper is served. A “full” bath consists of an ordinary warm or hot bath or a shower bath; a “half” bath is a wash from the head down to the waist. Hence they are first divided into groups, the hydrophiles and the hydrophobes, those who really wish to be clean, and those who do not, but, because they cannot help making the acquaintance of water, elect to see and feel as little of it as possible. And so they file off—the sheep to the right, where baths and showers are found in abundance, and the goats to the left, where the less obnoxious wash-bowls are kept. Meanwhile, all suspicious clothes are being disinfected by machinery, and by the time the lodgers emerge from the water they receive back their own garments, if they still hang together, or new ones if they are too worn out to bear further handling.

The ablutions over, and the great family of want being again clothed and in their right minds, they are passed through a check-office into the dining hall, receiving food (strong soup and bread) on the

way. In the dining-room 300 persons can be seated at once, and here, too, besides eating supper they may mend their clothes, for which purpose the requisite material is given on request. Then follows a quiet hour, in which, if so minded, the inmates may read, for a small library of over 500 volumes is attached to the shelter. It is an interesting fact, theorise on it or not as we will, that on an average one in seven of the wretched creatures who seek temporary shelter here uses the library—that is, one hundred out of the seven hundred who are admitted nightly. At 9 or 10 all go to bed, sleeping on plain mattresses with rug coverlets, and a formal patrol sees to the preservation of quiet and order during the night. There are 14 bedrooms, each containing 50 beds. At 6 o'clock in the morning (5 in summer) "*reveille*" is sounded, and a breakfast of coffee and bread is served, after which the inmates are turned out, to try their luck on the streets once more.

One very striking feature of the administration is the absence of any inquisition on the part either of the officials or the police, and this, too, in a country and a city where police surveillance is exercised to an extraordinary degree, over good and bad, just and unjust alike. In the rules adopted when the first shelter was established in 1868, it was laid down: "In the shelter of the association misery must come and go unknown and unnamed. The police may not cross the threshold of this asylum." The President of Police of that day

voluntarily renounced the right of entrance, and his example has by prescription become by lapse of time a law of the institution. Within the walls of the shelter the agents of the law may not even enter. Here no inquisition is conducted into the past, present, or future of the sojourner. No question at all, save the age and the number of visits previously paid in the current month, is asked. Who, why, whence, and whither—these are words utterly unknown in the vocabulary of the superintendents and the assistant officials. Every man and women stranded upon the streets of Berlin may, to the maximum number of 850 every evening in the year, present themselves at the doors of the two shelters and (provided they are not systematic “cadgers”) enter without let or hindrance, literally asserting a right to lodging and food which nothing but bad conduct can disqualify them from claiming.

It may be asked, How do the officials, in the absence of any record of names, prevent abuse of the hospitality of the shelters? On the whole, fairly well. The faces of old friends are, of course, easily remembered; and if now and then a luckless being gets more than his due, what matter? Benevolence is never hurt for being too benevolent, and want never suffers by a little extra attention.

Need it be said that it seldom happens that the men’s shelter fails to receive its full complement of 700? Generally its capacity does not equal the demand for lodging. On the day of my visit exactly

700 were received, and of these, be it noted in passing, 95 (the moral *élite* surely !) underwent the ordeal of a "full bath," 272 compromised matters by enduring a shower, and the rest only washed themselves down to the waist. That night, also, 50 books were given out to the inmates.

The general appointments of the place are excellent. Electric light is laid all throughout the buildings. Machinery is used for almost every operation to which it can be applied, washing, disinfecting, heating, clothes-drying, ventilation, etc. There are well-furnished committee rooms, an apothecary's lair, a sick room with suitable appliances; and from beginning to end the shelter is a model establishment. Finally, a labour registry is conducted in connexion with each of the shelters, and in this way employment is obtained for many of their frequenters. One learns without surprise after inspecting it that the jurors of the Brussels Exhibition bestowed upon it a gold medal by way of commendation.

These shelters for men and women entertain more than 300,000 persons during the year, making a total of over 800,000 persons housed and fed by public and private shelters together.

CHAPTER X

THE ANTI-CONSUMPTION CRUSADE.

SEVERAL years ago a popular nobleman who, whether as orator or as writer, touches no subject without adorning it, said that as the result of reflection he had come to the conclusion that the principal difference between the rich and the poor, the difference which really counts, is that in the time of illness the rich have at command all the resources of healing, while the poor often die the direct victims of their poverty. There is tragic truth in Lord Rosebery's remark, and statesmanship and philanthropy will only justify themselves at the bar of civilisation when infinitely more has been done than is visible to-day to restore the balance between classes in this respect. Here Germany, like many other countries, is doing a work the importance of which it would not be easy to exaggerate. Not only are the entire mass of the workers in that country embraced, as we shall see, within an efficient and liberal system of insurance against sickness, accident, and old age and invalidity, one effect of which is to secure for them in time of need the best treatment which science and skill can suggest, but on their behalf there is being

prosecuted a crusade against consumption the extent and results of which compel admiration. At the beginning of the year 1904 there were in full activity in Germany seventy-one public sanatoria for tuberculous patients (with fifteen in course of construction), twenty-seven institutions under private management, about sixty children's homes and hospitals, twenty-seven institutions for the reception of convalescents during the daytime, twenty-six polyclinics, two rural colonies for discharged patients, and eight refuges for incurables, making an aggregate of two hundred and thirty-six institutions all engaged in combating tuberculosis in one way or another. The Red Cross Association and the Patriotic Women's Association have especially distinguished themselves by the energy and zeal with which they have taken up this work. The Red Cross Association alone has established half a dozen sanatoria in different parts of the Empire, and it also works in the homes of the people, advising and helping where necessary. Agencies giving advice and information with respect to the prevention of tuberculosis are also numerous. At Mannheim, in Baden, there is a committee having a paid lady secretary who spends two hours each day in receiving the questions of sick people or their friends, and these questions, after being taken down on special forms, are answered by medical men. The committee also employs a nursing sister to visit the homes of the tuberculous poor. To such homes

bedding and other necessaries are supplied in case of need, and food, such as milk, eggs, and meat, is also distributed. On this committee there are representatives of all the women's philanthropic agencies in the town, and it has been liberally helped with funds by both the municipality of Mannheim and the State. Another excellent organisation of the same kind is the "Agency for information, advice, and help for sufferers from lung diseases" which has been established at Charlottenburg, near Berlin, by the Patriotic Women's Association.

The municipalities are likewise making systematic endeavours to cope with the disease. Berlin, Dresden, Munich, Leipzig, Aix-la-Chapelle, and some other large towns have established sanatoria and isolation homes, whilst other municipalities have provided existing hospitals with special departments for the treatment of tuberculous patients. At Coblenz, Essen, Duisburg, Mülheim, Ruhrort, and Rees a special district tax is levied for the support of sanatoria for tuberculosis. Where the ground has already been efficiently covered by philanthropic enterprise local authorities are willing to pay liberally for the right to share in the benefits offered. For example, the municipality of Königsberg, in Prussia, has made a ten years' compact with the Hohenstein Sanatorium by which it acquires the right of filling five beds in return for a yearly subsidy of £200, and the option of sending

additional patients at the rate of £45 each. The poor-law authorities have not in general shown the same readiness to co-operate in the movement, the reason given being that as their funds are levied over small areas the cost has been found to be an obstacle. Nevertheless, the Federal Department, which acts in the place of the English Local Government Board in poor-law matters, has ruled in one case of appeal that the treatment of tuberculous patients in sanatoria may be regarded as falling within the province of the poor-law authorities, so long as these act on the advice of their medical officers. On the strength of this decision the city of Hamburg now hands over its tuberculous poor to suitable sanatoria wherever such treatment offers a reasonable chance of success. Berlin follows the same plan, and also places at the disposal of persons of small means funds (in the aggregate £500 a year) to assist them to undergo treatment in sanatoria without the aid of poor-law relief. Special funds of the same kind have been formed at Munich, Essen, Darmstadt, and many smaller places, while a number of towns perform the same service at the public charge.

Among the means adopted in this national campaign against disease is the dissemination of popular literature amongst the working classes, both in their homes and through the instrumentality of the elementary schools. The Prussian Ministers of Public Works, of Worship,

and of the Interior have even joined in the issue of an ordinance to local authorities urging them to resort widely to this method of propaganda. Of one *brochure* alone several hundred thousand copies have been circulated in the public schools. Conferences of teachers are also held on the subject with a view to enlisting their support; public lectures with lantern illustrations are arranged during the winter months; and last winter the central committee of the sick funds of Berlin held seven courses, each of five lectures, in different parts of the city, questions and discussions forming a regular part of the proceedings. In the metropolis, too, a Tuberculosis Museum has been established, to which end the Imperial Home Ministry has provided rooms in the "Permanent Exhibition for Workmen's Welfare" (*Ständige Ausstellung für Arbeiterwohlfahrt*) in Charlottenburg.

It is too soon to judge of the success of this crusade, though the results already achieved are extremely gratifying. According to returns published by the Imperial Statistical Bureau, based on the work of Dr. Mayet, the mortality per 10,000 living caused by tuberculosis of the lungs in towns of 15,000 inhabitants and over has decreased at the following rates: 1877-81, 357·7; 1882-86, 342·2; 1887-91, 304·0; 1892-96, 255·5; and 1897-1901, 218·7.

On the whole, the main portion of the working classes in Germany may now be said to be fairly

well provided with hospitals, sanatoria, and shelters for tuberculous patients, thanks more especially to the enterprise shown by the insurance authorities ; and the needs urgently felt at the present time are (1) a greater number of institutions for the reception of women, who hitherto have not had their fair share of attention, and (2) the provision of institutions to which, in return for moderate payment, patients belonging to the middle classes may resort. It is complained that between the 14,000,000 persons of the working class for whom the various insurance funds provide free treatment, and the well-to-do class of people who can afford to pay for independent treatment at special institutions, there is the large lower-middle class of people of restricted means, to be numbered by the million, who have to a great extent been overlooked by this modern crusade against disease. It has been suggested that, following the example of the industrial insurance organisations, the private insurance companies and corporations might enter this field of philanthropy, if only from purely commercial and interested motives. Another lack is a sufficiency of institutions for the reception of the hopeless cases which, when allowed to remain at large, act as centres of infection.

One of the measures to which the Central Committee is now devoting attention is legislation to ensure the compulsory notification of tuberculous disease. Already several States, Saxony, Baden, and Hesse, have enacted this precaution, and, while

Prussia has so far held back, a practically similar result has been obtained in many parts of the country by means of police regulations. For example, at Wiesbaden a police edict requires medical men to report every case of tuberculosis of which they hear in the course of their professional work when there exists any danger of infection. The same provision exists at Frankfort-on-Main. In Berlin medical practitioners who attend cases of tuberculosis in hotels and lodgings must notify them within twenty-four hours. The Central Committee, however, aims at having notification made universal throughout the Empire, and to this end it is agitating for an Imperial statute. At present the committee will be satisfied with notification in case of death from tuberculosis and in case of sickness only where there is change of dwelling.

Special interest attaches to the efforts which are being made by the insurance authorities to combat consumption, since this is a work undertaken exclusively in the interest of the working classes—in part by the aid of their own funds—and, moreover, its success can be followed from year to year. The funds which are being used in this way are those which have been levied under the Old Age and Invalidity Insurance Law. For many years these funds were allowed to grow until the large accumulations, in spite of all withdrawals in the form of pensions and allowances, presented a serious problem to those who were responsible for their

advantageous investment. Nowadays, instead of being invested in consols, they are more and more being invested in buildings for the good housing of the workers and in hospitals and convalescent homes wherein to heal them when sick and diseased. The most interesting part of the curative work is that which deals with consumption in its various forms. Of the many sanatoria and other institutions established by the insurance authorities in furtherance of this work the largest and in every way the most perfect in plan and equipment is that at Beelitz, near Berlin, whose president and founder is Dr. Freund, the head of the Insurance Board of that city.

The work has now been going on for eight years, so that it is possible to form a reliable idea as to its success. During the years 1897 to 1904 inclusive the insurance funds expended in one way and another no less a sum than 35,532,883 marks, or roughly £1,776,600, in the remedial treatment of workpeople of both sexes suffering from tuberculosis. Almost the whole of this large expenditure, one of the most remarkable illustrations on record of confidence in scientific methods and enterprise in placing this confidence to the test of practice, has been incurred in the establishment and maintenance of hospitals, convalescent homes, sanatoria, and medical baths. Beginning in 1897 with 3,334 patients (2,598 men and 736 women) the number increased almost regularly at the rate of some three thousand a year until it was 23,477

(16,957 men and 6,520 women) in 1904. While in 1897 these tuberculous patients were treated in the aggregate 252,896 days, or an average of 75 days per patient, the number of days' treatment given in 1904 was 1,785,934, giving the same individual average. Taking the eight years together, it was found necessary to treat men on an average 72 to 75 days, and women 79 to 87 days. It is noticeable, however, that while the cost of treating men has greatly increased, that of treating women has decreased. The average in the first case was 295·25 marks, or £14 15s., in 1897, and 373·91 marks, or £18 13s., in 1904 (this being the highest figure reached), while the average for women was 349·83 marks, or £17 9s., in 1897, and 327·28 marks, or £16 7s., in 1904 (the highest figure being 350·30 marks, or £17 10s.). The cost per day of treatment increased from 4·05 marks in 1897 to 5·01 marks last year in the case of men, and from 4·04 to 4·10 marks in the case of women.

Has this expenditure justified itself by results? That is the test by which the crusade must be judged, and according to the success with which the test is borne will be the readiness of other countries to follow in the same path. In order to determine this question with the utmost possible degree of precision, the Imperial Insurance Bureau instituted a careful supervision, covering five years, of all persons treated. In the first place an enumeration was made of those patients who were originally treated successfully, and to make the

selection the more exacting all consumptives discharged from the sanatoria or other institutions as unsuitable for treatment were summarily regarded as failures. In the next place an actual examination or an inquiry was made each year in every single "successful" case as to whether the patient had since become ill again or had died. Where information on this point was not procurable, the case was disregarded. Moreover, where discharged patients underwent treatment a second time, their first treatment was counted amongst the failures. In short, everything in reason was done, not merely to prevent any misrepresentation of results, however unintentional, but to make the test of success severe and searching. As the investigation has now covered eight years, it has included four quinquennial periods of observation—in other words, four generations of patients—so that the results possess substantial value. Analysing these results it is found that of every 100 men and women treated in 1897, twenty-seven remained in 1901 capable of earning their livelihood in the sense understood by the Invalidity Insurance Law; in other words, the circumstances did not in their case warrant the grant of pensions. Of the patients observed from 1898 to 1902, 31 per cent. were in the latter year still capable of earning; of those observed from 1897 to 1903, 32 per cent.; and of those observed from 1900 to 1904, 31 per cent. It is noticeable that the results were not so favourable with men as with

women, the percentage of lasting successes in the former case averaging 28·2 and in the latter 37·2. If it be pointed out that these percentages of permanent cures seem relatively small, the Imperial Insurance Bureau's answer is that they are as large as in most other diseases of a serious and chronic character.

Not only so, but a growing improvement in results has been noted in every year of treatment. Thus while the percentage of first-year male patients who were capable of following their livelihood at the end of the year 1897 was 61, it was 67 in 1898 and 1899, 66 in 1900, 70 in 1901, 72 in 1902, 93 in 1903, and 74 in 1904. The same percentages for women were 64, 69, 67, 67, 72, 76, 77, and 77. The percentage of continued cures amongst men at the end of two years rose from 42 in 1898 to 44 in 1899, 48 in 1900 and 1901, 53 in 1902, 57 in 1903, and 59 in 1904; and the percentages amongst women were 50, 49, 51, 52, 60, 62, and 65. The percentage of continued cures at the end of three years rose, in the case of men, from 29 in 1899 to 48 in 1904, and in the case of women from 36 to 54; and the percentage at the end of four years rose from 28 in 1900 to 38 in 1904 in the case of men, and from 36 to 45 in the case of women.

The 23,477 tuberculous patients to whom these returns relate were treated in all sorts of ways. To consumptive hospitals of various kinds (clinics, "nature healing" institutions, cold water cures, medico-mechanical and orthopædic institutions,

etc.), were sent 309 men and 312 women; to sanatoria and open-air cures, 15,229 men and 5,386 women; to convalescent homes, 596 men and 375 women; to baths (sea, mineral, sulphur, river, etc.), 816 men and 447 women; and 7 men were placed in private care, chiefly in homes in the country. During the past seven years no fewer than 88,000 persons have been treated in these various ways. And as the official recorder of this great work of the Insurance Fund says: "These figures are the more impressive when it is remembered that in nearly every case it is a matter of a long and costly cure, such as in other countries is open, as a rule, only to the well-to-do classes."

This is, however, only one branch of the curative work of the insurance organisations. Whatever the disease may be, an endeavour is made to cope with it, as much (it must be confessed) in the interest of the funds as of the victims themselves, since it has been found by experience that from the merely material and selfish standpoint, it "pays" to cure and heal a sick man, even at a great cost, if thereby he can be got back to work, since in this way he is prevented from falling permanently upon the funds in the form of an annuitant, while by taking his place again amongst the earners and the spenders of the community he, in some measure, directly increases the productive and distributive activities of the country.

CHAPTER XI.

THE BERLIN CONVALESCENT HOMES.

WHILE the English hospital system is rightly regarded as an impressive illustration of the success of the voluntary principle in the work of healing, the Germans, equally convinced, point to their hospitals as incontrovertible proof of the efficiency of municipal effort in the same domain. They claim, too, rather inconsistently, that the municipal hospital—supported by rates levied upon every class of the community—protects the independence and self-pride of the working classes in a way that the English philanthropic hospital does not; forgetting, perhaps, on the one hand, that this respect for the spirit of self-help is by no means a conspicuous or even a characteristic principle of German social legislation, and on the other hand that there are few English voluntary hospitals which do not, in one way or another, receive liberal financial help from the working classes—the people by whom they are most used. In truth the German and English hospital systems have both their distinctive excellences, and comparison of the methods by which they are provided and maintained would hardly prove a useful exercise.

Yet at least Germany affords us helpful experience in the way in which the municipal hospital is supplemented by the municipal convalescent home, whose work follows much the same lines as that of the many institutions in which the great insurance organisations treat their incapacitated members.

Of such homes the city of Berlin possesses six. They were originally established for the one purpose of relieving the hospitals, so restricting these as much as possible to irremovable, bedridden cases. In course of time, however, it was found impossible to work them longer on these narrow lines, and they gradually came to be regarded as asylums to which persons who needed rest and careful nursing might be removed, there to regain strength and vigour. Hence the majority of the inmates of the homes are neurotic, rheumatic, anaemic, and above all tuberculous patients, who are not suitable cases for the ordinary hospitals, yet who have no chance of recuperating in their own homes, and have not means enough to allow of their undergoing any of the modern "cures" in costly private institutions. For tuberculous persons of both sexes separate homes exist; but from all the homes are excluded epileptics, syphilitics, and inebriates.

The whole of Berlin's six convalescent homes are situated within easy distance of the city by rail or road. Two are for convalescents pure and simple, one for women and one for men, and

four are for persons suffering from lung disease—two for each sex. The convalescent homes are at Blankenburg (for women) with seventy beds, and at Heinersdorf, Teltow, (for men) with seventy-two beds. In the homes for women are systematically received women who wish to recruit after childbirth, and here the homes work hand in hand with the insurance funds, which make special payments to married women on this account. On principle, however, women are excluded who have given birth to illegitimate children or who are under police control.

The homes for tuberculous patients are at Blankenfelde (seventy-eight beds) and Malchow (one hundred and four beds), for women; and Gütergotz (ninety-eight beds) and Buch (one hundred and fifty beds), for men. All the homes save the one at Buch were adapted (certainly at very considerable cost) from existing buildings. Thus the home at Gütergotz was formerly an old ruined chateau, and its spacious park alone was the making of an institution of this kind. The equipment of this home proved the most economical of all. The cost came to 1,230 marks (£61 10s.) per bed, against 2,548 marks (£127 8s.) and 2,469 marks (£123 9s.) in the case of Malchow and Blankenfelde. The home at Buch has cost the municipality no less than 1,115,000 marks, or £55,750, for building and land, and 131,000 marks, or £6,550, for furnishing. In general the interior arrangements are simple yet complete; every tendency to superfluous ornamentation has

been suppressed, yet utility and taste go hand in hand, and above all hygienic considerations have been carefully studied. The aim has been, in short, to provide buildings thoroughly efficient for their purpose at a minimum of expenditure.

Above each of the convalescent homes is placed, as responsible administrator, a sister of the Victoria Home for Sick Nursing (*Haus für Krankenpflege*), who is assisted by a staff of nurses, with the usual domestic servants, male attendants, and gardeners, the last two under an estate bailiff. There is also a visiting doctor, and under him an apothecary. In the case of the homes for consumptives, however, a resident doctor and a sister share the responsibilities of management between them, the former exercising all directorial functions and determining the entire treatment of the patients, though in the domestic domain his colleague is autocratic.

The homes are without exception open to applicants of every class and condition, on the principle of equality of municipal right, but in practice they are for the most part used by the artisan and higher working class, with a sprinkling of representatives of the small official class and the less regarded professions. No inquiry is made, however, into the means of those who seek admission, and for a good reason. For the homes are not free institutions. A uniform payment of 2'20 marks, or 2s. 2½d., per day is required, and as a rule it must be paid in advance. Where, however,

patients are sent by a sickness or accident insurance organisation, by the Metropolitan Poor Law Administration, or some other public authority, its certificate admitting liability is accepted in lieu of payment, and the bill is collected at the quarter's end. At the same time persons are not necessarily refused who can prove inability to pay, still less when they offer, as they often do, to pay by instalments on recovery of health and work. All such cases as these are decided on their merits and in a spirit of indulgence, and this is done the more readily since a sum of about £500 is set apart by the Municipal Council each year for free places, which are allotted to deserving people who can neither pay themselves nor have a claim on others.

The municipality maintains a Central Bureau in Berlin which acts as a sort of clearing-house for the whole of the homes. With this bureau the homes every day exchange lists of discharges and vacancies, and on its instructions they send for new patients in their own conveyances where needful and convenient.

Every applicant for admission must be accredited by a doctor, who is required to answer a schedule of questions on his or her behalf, questions for the most part referring to the convalescent's health and the benefit to be expected from rest and nursing in the home; while the patient also signs an undertaking to conform to the house regulations, the tenor of which is communicated verbally

where possible. Only in the case of applicants suffering from lung disease is an independent medical examination made in order to determine whether they are suitable for admission, since the homes are not intended for the treatment of incurables.

The duration of a patient's stay in a convalescent home is fixed in advance as near as practicable, the normal period being three weeks, but the doctor may at discretion curtail this time, for it is expected that no patient shall remain longer than is necessary to his restoration to working capacity. Where, on the other hand, the doctor thinks that the three weeks might with advantage be prolonged he asks the permission of the supervisory committee in Berlin before the time has expired, and it is invariably given. In the homes for consumptives the normal stay is two months, subject again to the doctor's discretion.

Within the homes, whatever their character, the convalescent is allowed a large degree of liberty. Ample facilities are offered for reading and relaxation, nor is the former exclusively of the convict-cell type. Exercise in moderation is encouraged and provided for. For the more active and robust there is, besides walking, the inevitable skittle alley, which is the bourgeois German's idea of heavenly bliss in this poor carnal state. Mild billiards of the French sort may also be played. The surrounding grounds are laid out conveniently for the inmates' use, and shelters enable them to

evade inclement weather. Provision for their religious needs is not forgotten. The convalescents go to the local churches, while for the patients in the homes for consumptives service is held on the premises by duly appointed clergymen.

The life and routine in the two classes of homes are pretty much the same, allowance being made for the different physical condition of the two classes of patients. All rise at seven o'clock in summer and at eight in winter, and go to bed at ten and nine respectively. Light duty, such as the making of beds and the laying and clearing of tables for meals, is imposed on those convalescents whose health permits of it. Leave out is given at the sister's discretion in special cases, but even then as a rule only during the day-time, and any infraction of the regulations in this matter may entail immediate discharge. The inmates may, however, be visited on three afternoons in the week. Only in the matter of dress is a difference made in the treatment of the two types of inmates. The convalescents wear their own clothes, which are expected to be clean and neat, but for hygienic reasons the consumptives wear dress supplied to them. In general the most careful sanitary regulations are imposed, particularly in regard to possible means of tuberculous infection.

A strong and varied dietary is supplied to all inmates alike. In this meat, milk, and eggs play a prominent part. The regulations state: "As much milk shall be served to the inmates as they

can take," but alcoholic drinks are only supplied on medical orders. Yet even with liberal treatment the food does not exceed on an average of the whole homes *rs. 7½d.* per head per day. The other expenditure of every kind makes a total cost *3s. 5½d.* per day, against *2s. 2½d.* charged all round to the patients.

In all its six homes the municipality of Berlin has accommodation for 572 patients, and it says much for the popularity of these places and for the confidence reposed in their administrators that the available places are nearly always filled. In the five older homes (Buch being excluded) 3,162 new patients were admitted during last year, a larger number than ever before, and 3,535 persons altogether were treated. So much in demand, indeed, are the homes that in most of them it is seldom possible to obtain admission without waiting weeks or months, in the case of the homes for consumptives, even in the winter season. Hence it was long ago found necessary to add wooden "barracks" for use during the summer, when the applications are naturally most numerous, though at one home the "barracks" are open all the year round.

The entire expenditure on the homes during 1905 was estimated at 502,450 marks (or £25,122), of which 329,800 marks fell to food, clothing, etc., 51,100 marks to domestic charges, 44,080 marks to administration, 41,670 marks to rents, rates, and taxes, and 23,600 marks to doctors' salaries and

medical appliances. Against this expenditure came a revenue of 406,300 marks (£20,315), nearly all the contributions of patients or of societies on their behalf. Thus the cost to the municipality was 96,150 marks, or £4,807. In this statement of cost, interest on capital and costs of administration, both local and central, are reckoned, so that the figures represent the cost of the homes on a perfectly actuarial footing. The cost to the public funds is so slight as compared with the excellent work done that no one grudges the deficit for which the municipality annually provides in its estimates and annually defrays.

CHAPTER XII.

THE DOCTOR IN THE SCHOOL.

WHILE much is done in Germany to cope with disease amongst adult workers, it is in the schools of the people that the best work of this kind, both preventive and curative, is going on. The School Doctor is now a recognised institution in all parts of the country, and his place and mission receive every year increasing recognition. Germany is, in fact, taking seriously to heart, as probably no other country, the fact that the child is the father of the man, and that physical and mental efficiency and fitness, upon which industrial efficiency and fitness almost wholly depend, can only be ensured with certainty when care is taken to guard the health of childhood and youth. That is the meaning of the crusade against disease and debility, both of body and mind, which is now being carried on in the primary schools, and of the passion for what is called "School Hygiene" which has taken possession quite as much of lay as of professional educationists. If the State—so the argument runs—requires the uninterrupted attendance at school of children from tender age onward for a period of six, seven, and eight years, it incurs a large measure of direct

responsibility for their physical welfare, and at least it is morally bound to take due precautions that injury to health shall not befall those whom it may be said, to some extent, to withdraw from parental care and oversight. And not only is this responsibility held to apply to the surroundings in which the child passes so many of its years—the buildings, the class-rooms, the play-grounds, the right ordering of which involves questions of sanitation, ventilation, lighting, heating, and the like—but it is held to embrace no less the pathological aspect of the question, as implied by the influence of school life and discipline upon the health of body and mind. Looking back, it is easy to see how naturally the School Doctor has been evolved. It was always regarded as self-evident that school buildings and their surroundings should be maintained in a proper hygienic condition, and the teaching itself be as far as possible adapted to the strength and the capacity of the children. Teaching was even to some extent individualised according to the observed physical peculiarities of the scholars, chiefly, however, by the exemption of the unfit from certain portions of the curriculum, as bathing, singing, and particularly gymnastic exercises, in cases of heart or lung weakness. More or less systematic attention was paid to children of weak intellect, and children suffering from defective eyesight were not uncommonly provided with spectacles where parental need was suspected.

The higher, however, the standard of education was raised, the more was the fact of unequal capacity recognised. The very efficiency of school work required differentiation to be made between the normal scholar and the abnormal—the child who progressed regularly from standard to standard, and the child who failed to take the place proportionate to his age and years of school life. From the observation of this disparity to the investigation of its causes was an obvious step, but it was the step that counted. For, this step being taken, it was recognised that the school authority and the community whose will and power and conscience the school authority represents had a high interest as well as a high responsibility in the preservation of a child in the best possible condition of physical efficiency. Hence it came to pass that pedagogy and pathology—the schoolmaster and the doctor—found themselves for the first time working side by side in the cause of education.

In the larger schools “auxiliary” classes (*Neben- und Hülfsklassen*) of various kinds, and in the large towns even special schools, were formed for the instruction of children who from defect of mind or of the senses were unable to work together with the normal and the fit. But that was only one aspect of the difficulty. It was found that a large number of backward children suffered from no constitutional deficiencies which justified their segregation from the rest of their fellows in so

wholesale a fashion. The backwardness of these children was due solely to remediable defects—to maladies often slight in themselves if taken betimes, yet when disregarded serious enough to exert a depressing influence upon the general health, and to interfere with the natural development of the mind, and so to retard the entire work and process of education. To detect these maladies, often so evasive and so insidious, and to direct the requisite measures for their removal where possible, is the business of the School Doctor of the modern type. To-day school hygiene embraces the thorough medical oversight of every scholar from the first day of school life to the last—an oversight following him up class by class until the time comes for the choice of a career, when the School Doctor is finally called in to pronounce upon his capabilities and limitations, and to say for what occupation, in the light of these, he is fit and for what unfit.

School hygiene in this wide sense has been regarded in Germany as an important part of educational policy for nearly forty years, but it was not until lately that the School Doctor of the thorough-going kind made his appearance. Leipzig took the lead, and its example was soon followed by other large towns in Saxony and the rest of the States, until to-day the number of School Doctors in active work cannot be far short of six hundred. Meantime, the school authority of Wiesbaden took up the question with great energy as well

as intelligence, and did not rest until it had produced for its own guidance a series of regulations so comprehensive, so circumspect, and so efficient, that they represent the best theoretical work of the kind which has so far been done, and serve as models which other towns, not only in Germany but in other countries, readily copy. The key to the Wiesbaden system of medical oversight is contained in a school regulation which states: "The School Doctors have to examine the newly admitted scholars thoroughly in regard to their physical condition and their state of health, in order to determine whether they need permanent medical oversight or special consideration in the imparting of instruction (for example, exemption from special branches of instruction, such as gymnastics and singing, or restriction in the instruction given to them, the allotment to them of special seats on account of defective sight or hearing, etc.)." This examination extends to the heart, lungs, the higher air passages, the spinal cord, the skin, eyes, ear, mouth, nose, and the abdomen, and the results are recorded in a certificate, which is kept posted up year by year as the child advances in the school, supplementary observations as to its physical development or defects being entered as often as necessary. The health certificate is a very severe test of fitness, and recognises three degrees of physical and three of mental efficiency. A child's "general constitution" is recorded as "good," "medium," or

“bad”—good when the condition of health is absolutely perfect, bad when chronic weakness or evident disposition to illness exists. The classification of a child’s “mental condition” is into normal, backward, and defective. Moreover, twice a year the height and the weight of each child are taken by the teachers, with measurement of the chest by the School Doctor whenever desirable. The health certificates of children who need regular oversight are endorsed to that effect, and these children must be presented for special observation whenever the School Doctor visits the classes to which they belong. Further, a thorough re-examination of all children is made in their third, fifth, and eighth school years. In accordance with the observations made the School Doctor advises the head teacher as to physical peculiarities which need to be considered in school work. Where maladies are found which require medical attention, the parents are advised direct, but a School Doctor may not professionally attend children upon whom he reports at school.

It might be thought that the attentions of the School Doctors, though so well meaning, are regarded as inquisitorial and intrusive. Nevertheless, thanks to the discretion with which the school authorities and the School Doctors go about their work, parental opposition has seldom to be encountered, and even initial prejudice is rare. Almost universally parents welcome the School

Doctor's advice and help, and not merely facilitate the periodical examinations, but carry out faithfully the directions given. This is the more noteworthy since in no German State do the education authorities possess legal powers to compel examinations or to inflict penalties in the case of refusal to undergo them. The whole system rests on a voluntary basis, yet it acts with remarkable efficiency, for tact and suasion have done what coercion would probably have failed to do. Parents are encouraged to regard the School Doctors as friends whose only interest is their children's welfare, and the School Doctors for their part take diligent care to cultivate confidence by enlisting the co-operation and the presence of parents at every examination and all through their work as the guardians of the children's health. On the other hand, if a parent prefers that examinations shall be made by the family doctor, no objection whatever is raised; all that is asked is that the same careful and exhaustive investigation shall take place, an investigation embracing the same questions and following the same principles, so that uniformity of procedure and of results may be secured, to which end special forms have to be used.

It is, of course, impossible to set forth the success of this system of school hygiene in the form of a bald set of figures, though figures may none the less be cited, eloquent and conclusive in their testimony to invaluable results. In the first

place young children are delayed from entering school whenever their physical or mental condition is such that school life, work, and discipline would be harmful to them. In the second place every detectable weakness of every child is dragged to light and carefully placed on record. Where medical treatment can be resorted to with hope of recovery, directions to that effect are given, and the School Doctor, while he does not himself give professional attention, takes care that his advice is duly followed. Where, on the other hand, a child needs exceptional treatment in school, the required attention is noted on the health certificate, and it is the duty of the teacher to see that it is faithfully observed. But the most important part of a School Doctor's work is the detection of maladies and weaknesses which, but for his scrutiny, would probably have continued to evade the eye both of parents and teachers, and might have been the source of permanent injury to the children concerned. To cite the case of Berlin. There School Doctors were first employed in the year 1902, and of the children notified in that year for primary admission to school 12.3 per cent. had to be put back for varying terms. In 26 per cent. of the cases the reason was general physical weakness, in 16 per cent. it was recent serious illness, in 16 per cent. delicate constitution, in 10 per cent. insufficient development, in 5 per cent. tuberculosis of the lungs. Last year the number of newly-registered children examined was 34,562,

and of these 2,927, or 8·5 per cent., were put back, while 7,041, or 23·7 per cent., were placed under oversight, making the total number under oversight in that year 24,225. The reason for oversight was defective sight in 22·4 per cent. of the cases and general weakness in 13 per cent. The School Doctors' joint report for the year contained the significant remark: "Most of the children in the incipient stages of tuberculosis attend school without either parent or teacher having, any suspicion that they ail anything." But at medical oversight in the narrower sense the more progressive German towns do not stop, for here and there specialists are employed for the treatment of eye, ear, and throat maladies, and in several towns systematic attention is also given to the teeth of all children in the elementary schools. At the present time the Socialist members of the Berlin Municipal Council are pressing upon their uncollectivist colleagues a scheme for the establishment of clinics in various parts of the city, in which the whole of the primary scholars of Berlin—some 300,000 in number—will be entitled to claim free dental attendance. Hamburg and Strassburg are among the towns which have already moved in this direction.

In addition to their strictly supervisory work many School Doctors give instruction in hygiene. In Hungary, where School Doctors are appointed for the higher schools only, such instruction is regularly given to the scholars. In Germany the same

thing is done on a small scale, though opinions differ as to the expediency of so employing the School Doctor, especially as he would cover ground which in some form has been recognised as falling to the ordinary teacher's province. The medical faculty contend that capacity to give instruction presupposes greater qualifications than now belong to the average teacher, but that contention would seem to point only to the advisability of the School Doctors equipping the teachers for the task, and not to the necessity of superseding them. Already, indeed, in a few towns it is usual for the doctors to give periodical lectures to teachers on hygienic questions, from the standpoint of education, either at meetings of the teachers' associations or at special conferences called for the purpose. In Berlin there is a notable variation of this usage. There mixed gatherings of teachers and parents are occasionally held during the winter at which health questions among others are discussed after lectures or papers by School Doctors. In the larger towns the School Doctors hold conferences among themselves, and in some places the District Medical Officer is invited to be present.

Nor can it be objected that the cost of this system of school oversight is excessive. The methods of payment are various. In some towns the School Doctors are paid fixed stipends, in others they are paid according to the work done; in others, again, a fixed stipend is supplemented

by extra payments for special work. On the whole, whatever the basis chosen, the payment made is roughly proportionate to the number of classes attended, and a class as a rule comprises fifty children. In the majority of towns the payment ranges between 10s. and £1 5s. per class per year, but at the two ends of the scale are rates as low as 5s., 4s. and 3s. per class, and rates as high as £1 13s., and in one case £3 6s. The town of Mannheim employs a single School Doctor, who devotes the whole of his time to the work and receives £500 a year. Taking typical or well-known towns, Berlin heads the list for generosity, paying £100 a year for its thirty (soon to be increased to forty-four) School Doctors; Frankfort-on-the-Main, Strassburg, and Giessen pay £50; Cassel and Göttingen pay £40; and Bonn, Wiesbaden, Halle, Worms, Dresden and Darmstadt pay from £40 to £25.

Naturally the larger towns have been readiest to adopt the institution of the School Doctor and to value his services, though not a few small towns, even places of several thousand inhabitants, have had the wisdom and foresight to welcome this new department in educational policy. While, however, the number of School Doctors in practice in Germany is still small relatively to the population, the movement is progressing rapidly, and the 600 doctors already at work are probably the earnest of a universal system of medical inspection covering every part

of the country and every grade of school. Meantime, with few exceptions the School Doctors are attached to the elementary schools only. The Duchy of Meiningen is the most notable exception, for there, alone amongst German States, the Government has taken the question into its own hands, and thirty-six School Doctors are employed in the regular visitation of all the schools—elementary, secondary, and private. For the rest, the municipalities have been left to act at their discretion, without any other pressure from above beyond that contained in occasional circulars setting forth the importance of school hygiene on Wiesbaden lines and the best way of introducing it. German educationists maintain that in this encouragement of local initiative lies the secret of the enthusiasm with which the School Doctor movement has been taken up and of the success by which it has been attended. Certainly the State's abstention from undue interference has allowed the movement to advance on healthy and natural lines, and in its very spontaneity lies the truest guarantee of strength and permanence.

CHAPTER XIII.

MUNICIPAL PAWNSHOPS.

THE idea of municipalising the pawnshop, or rather—as that would imply a monopoly, a thing which the average Englishman views with suspicion—of establishing municipal pawnshops in competition with private institutions, is no new one with us. In France and Germany, however, the idea exists in fact, and their experience has by universal testimony been attended with the most satisfactory results. While, however, municipal pawnshops have never yet been introduced in our midst, indirect and far-going protection is afforded by statute to their frequenters, and it is interesting to compare English and German methods of doing this. The British Legislature has hemmed in the pawnbroker's vocation by very important restrictions, alike as to the things he may do and those he may not do; and in the event of misdemeanour serious penalties are held before his eyes. Thus the rate of interest is expressly laid down by law and varies according to the value of the pledge. In the case of advances of 10s. and under, $\frac{1}{2}d.$ may be charged for the pawn ticket and $\frac{1}{2}d.$ per month as interest for each 2s. (or fraction of 2s.) advanced, which is equal to 25 per cent. per annum. In the

case of advances of between 10s. and £2 one penny may be charged for the ticket, and the interest is at the same rate. On advances of between £2 and £10 (the maximum) one penny is charged for the ticket and the interest is one halfpenny per month for every 2s. 6d. or fraction of 2s 6d., advanced, which is equal to a rate of 20 per cent. per annum. If pledges are not redeemed within a year and seven days from the date of pledge, they become the property of the broker, who may at once sell them. It is provided, however, that a pawner or holder of a pawn ticket may in the case of renounced pledges exceeding 10s. in value call upon the broker any time within three years after sale to show the result of such sale, and may demand any surplus received beyond the sum originally advanced.

All the protection here secured to the private pawnshop's patrons in England is secured to the municipal pawnshop's patrons in Germany, with important additions and a more moderate rate of interest on larger amounts, while in Germany the scope of the pawnshop is greatly widened. Possibly one of the best German experiences of the municipal pawnshop is that which stands to the credit of Munich. In Bavaria, indeed, the public pawnshop (*Leihanstalt*) is an institution of ancient origin, and a Bavarian town, Nuremberg, claims to have introduced it into Germany so long ago as 1498. The privilege of carrying on pawnshops was conferred upon several other Bavarian towns by the Crown as far back as the eighteenth century,

and in the case of Munich in 1754. Munich has four of these institutions, under the direct control of the municipality, which provides the buildings, appoints the officials, and finances the undertakings. In general, the articles that are taken in pawn comprise all movables which may be stored easily and without danger, and also State and municipal bonds, mortgages, and other securities. There are, however, important exclusions. Thus no articles of furniture are received, partly because of the large amount of warehouse room that would be required, but also because it is a fixed principle to discourage the pawning of articles which belong to the primary comforts of the home. Documents relating to debts (promissory notes, etc.), wages and pension certificates, orders and medals, and furriery are also refused. Advances are made on securities to the extent of 75 per cent. of the market value the previous day, but the face value of any single paper may not exceed £50. In the case of all other pledges the value is fixed by the stationed official valuers, whose word is final. It is stipulated, however, that gold, silver, and other valuables upon which £20 or over is advanced must be valued by two valuers separately, and the lower of the two valuations is adopted, though both the valuers are jointly held responsible to the institution for the realisation of the sum advanced in the event of a sale.

The amount of the valuation is paid over

without any of the deductions which are often made by private pawnbrokers, and with the money is given a numbered pawn note. This note corresponds with an entry in the pawn register, and contains a description of the article to which it refers, the time and place of pawn, the name of the depositor, the amount of the advance, the rate of interest, with all requisite information as to the regulations of the pawnshop affecting reclamation, the sale of forfeited goods, and the like. Articles pawned must be reclaimed or re-deposited within the exact term appointed, in default of which they are sold by auction, though it is permitted to pledge-holders to buy them in at any time before they are offered, on payment of the money advanced with interest and auction fees.

The smallest sum advanced on an article is 2 marks (2s.), and advances may go as far as 3,000 marks (£150). The interest charged on all advances alike is one pfennig (one-eighth of a penny) per mark per month, which is equal to 12 per cent., and this interest is always reckoned from the beginning of the month in which the advance is made. A fee of 5 pfennige (five-eighths of a penny) is also levied for the pawn ticket for advances of from 2s. to 5s., and one of 10 pfennig (a penny and a fifth) for advances of 6s. and upwards.

In regard to the release of pawned articles, the somewhat lax regulation exists that anyone who

presents a pawn note to the institution is allowed to claim the deposit to which it refers without establishing his *bonâ fides*, and the municipality recognises no further responsibility in the matter. On the other hand, should a borrower lose a ticket, every effort is made by the institution, on information of the fact being lodged, to prevent fraud; and on the rightful owner identifying the pawned article he is allowed to release it on payment of a small fee. Should articles which have been found or have been illegally obtained be offered for pawn, on the fact coming to the knowledge of the officials, they are at once handed to the police; but if an advance has already been made in such cases, the amount with interest must be paid by the claimant before they can be released. Nor does the municipality hold itself responsible for loss occasioned to goods by robbery or fire, or for ordinary damage incidental to the warehousing of the goods, so far as culpable negligence cannot be imputed.

For the better security of the municipality whose credit is employed the appraiser who values the articles received on pawn is held personally responsible for each sum advanced being realised in the event of a sale. Should the amount then realised fall below that advanced, he may either take the article himself and pay the institution the sum advanced, together with interest and pawn-ticket fee, but without the auction fee, or, as in Paris, he must pay the deficiency. The effect of

this arrangement is that the valuations are kept fairly low ; but this is not regarded as an unmixed evil, if an evil at all, for it encourages the owner to reclaim the goods pawned. On the other hand, should an article sold receive more than was advanced upon it (plus interest to the day of sale and auction fees), the excess may be claimed by the late owner within a year of the day of sale, after which date it becomes the property of the institution, which hands it towards the maintenance of the municipal poorhouse. In the great majority of cases the articles pawned are allowed by their owners to remain five or six weeks, and in any case all are retained by the institution for seven or eight months before being offered for sale. Each of the four institutions requires for its management a staff of cashiers, book - keepers, actuaries, warehousemen, and appraisers (for jewellery and clothing respectively) ranging from nine to sixteen, and the aggregate turnover amounts to some £15,000 a year. The institutions are allowed to retain cash in hand to the extent of £300 at one time in three cases and £400 in the other, and bonds are naturally required of the responsible officials.

The Cologne Municipal Pawnshop is conducted upon much the same principles as are the pawnshops of Munich. It is open every day of the week except Sunday and on festivals, but it advances money on a smaller variety of articles : books and engravings, bulky articles and those easily broken

and spoiled, church decorations and valuables of all kinds, weapons, and orders are refused. The advance may be up to four-fifths of the taxed value in the case of valuables and precious metals, but in other cases only two-thirds, and the minimum sum advanced is 2 marks. The interest charged is 2 pfennige or $\frac{1}{4}d.$ per mark and per month on articles up to 15 marks in value, and $1\frac{1}{2}$ pfennige between 15 and 30 marks; on advances between 30 and 300 marks (£15) the interest is 1 pfennig per mark and month, between 300 and 1,000 marks (£50) it is $\frac{3}{4}$ pfennig, and above 1,000 marks it is $\frac{1}{2}$ pfennig. These rates of interest work out as follows per year :—

Up to 15	marks,	24	per cent.
15 to 30	"	18	"
30 to 300	"	12	"
300 to 1,000	"	9	"
over 1,000	"	6	"

Advances are made to all persons free from suspicion, but it is open to the officials to require a documentary legitimation if they think it desirable. Articles unredeemed after a year's interval may be continued in pawn provided the interest due to date be first paid. When goods are sold the appraiser who has valued them may bid for them up to the sum of the advance, interest, and the sale expenses, which are reckoned at 3 per cent. of the proceeds of sale, but when this sum has been reached he may not intervene further. One half of the surplus accruing from every periodical sale goes to the poor fund of the municipality and

the other half to a reserve fund, though when this fund exceeds a certain amount the poor fund claims the entire profits.

In Berlin the State fulfils the same service for needy persons, and during the year 1904-5 no less a sum than £245,000 was advanced by the Royal Pawn Bureau. This institution would appear, however, to be used in a decreasing degree by the poorer class and increasingly by the lower-middle class. Hence the number of articles pawned last year was less by 28 per cent. than ten years before (151,297 against 209,435), while the average advance increased from 21 marks to 32 marks. In Berlin, however, the private pawnshops, to the number of 176, do a large business amongst the working class and the poor.

It may be asked, What has been the effect of the municipal pawnshops upon private pawnshops in Munich and elsewhere? It is true that the latter have not been superseded, yet the existence of municipal institutions is held to have decidedly raised their level, while the police also exercise a more careful supervision than might be the case were there no official rivalry. Even so, the municipal pawnshops are far more popular than the private ones, and the reasons given to me were that they enjoy greater confidence, and are regarded as more respectable, while those who use them are assured of receiving more generous treatment, alike in the advances made and the interest charged, than could be relied upon in the ordinary pawnshop.

CHAPTER XIV.

INDUSTRIAL COURTS OF ARBITRATION.

PROPORTIONATELY to the extent of its industries and the number of its manual workers, Germany is probably no freer from strikes than any other mercantile country. Considering the comparative lowness of wages and the arduous conditions of work, industrial disputes might indeed seem to be inevitable. Yet at any rate legislation has been wisely passed which offers abundant scope for arbitration and conciliation, and which makes it possible to determine with facility and expedition, where the desire to do so exists, the hundred and one misunderstandings which are everywhere inseparable from contracts of service. Not only so, but this legislation has been very largely used with the most beneficial results.

There are two distinct tribunals of arbitration—those which exist in connexion with the Trade Guilds (*Innungen*) formed for the handicrafts, and those which exist for industrial workpeople in the sense of the English Factory Acts. The former are known as Courts of Arbitration proper (*Schiedsgerichte*) and the latter as Industrial Courts (*Gewerbegerichte*). A Guild Board of Arbitration must

consist of at least a president and two assessors, the latter as well as their deputies being elected in moieties from among the employing members of the guild and the journeymen and workmen in their service. The president is nominated by the supervising authority (the superior administrative organ of the district) and need not belong to the guild. A court must come together within eight days of a request for its mediation, failing which the petitioner may resort to the industrial courts or the ordinary civil courts. Decisions of these guild courts, as of the guild itself, acquire force of law (*Rechtskraft*) unless within a month one of the parties concerned should appeal to the "ordinary court." In certain disputes and where the judgment does not exceed 100 marks (£5) the decision may be enforced at once unless it can be shown that the debtor would be seriously injured, though it may be suspended when security is given.

Far more important are the industrial courts, alike in their number and the service which they are able to render to the cause of social peace. These courts owe their own existence to the laws of July 29, 1890, and June 30, 1901 (*Gesetze betreffend die Gewerbegerichte*), and they now form an invaluable part of the machinery of industry, facilitating harmonious relationships in many ways where formerly the only medium of adjustment was the judicial court. At the beginning of January, 1906, there existed in the whole of

the Empire no fewer than 413 of these courts, of which 241 were in Prussia, 37 in Bavaria, 33 in Saxony, 23 in Wurtemberg, 12 in Baden, 12 in Hesse, and 55 in the rest of the Federal States.

Yet these courts did not mark an entirely new departure in industrial legislation; they were an organic development of earlier organisations. The Industrial Code in its original form—that of June 21, 1869—empowered the local authorities to create tribunals for the settlement of disputes between employers and their workpeople, and many more or less rudimentary agencies were called into existence long before the law of 1890 placed the entire question of industrial arbitration upon a wider and sounder, because an Imperial, basis.

The determinative feature of the law is its permissive character. Courts of arbitration may or may not be formed by the competent authorities, as they prefer. "For the settlement of industrial disputes between workpeople and employers, as between workpeople of the same employer, industrial courts may be established." So runs the first clause of the Act, and this optional provision commended itself to all parties in the Reichstag when the measure was under discussion. But this permissive clause is modified. The courts may be formed either by the communes (*Gemeinden*), or the communal unions (*Kommunalverbände*), for the districts under their jurisdiction,

but where a court is not established on communal initiative employers and workpeople, either or both, may set the law in operation by requisition to the constitutive organs; failing action then, the higher administrative organs of the State may step in and compel the application of the law. In practice all the large towns have their own independent courts, with regulations duly approved by the president of the district.

In one other important respect the law lacks finality, for it expressly excludes from its benefits many large categories of workpeople. "As workpeople in the sense of this law," says section 2, "are to be understood those journeymen, assistants, factory operatives, and apprentices to whom Division 7 of the Industrial Code applies." This division categorises "industrial workpeople" in the several groups of "journeymen, assistants, apprentices, works' officials, overseers, and technical *employés* (whose wages do not exceed 1,000 marks), and factory operatives," and hence the Act excludes all labourers engaged in agriculture, forestry, and gardening, most *employés* on railways, canals, and systems of transport, domestic servants, and shop assistants and apprentices; for the last there are Trades Courts. Exempted, too, are all military and naval works belonging to the State, though other fiscal undertakings rank with private concerns. Employers and workpeople associated in the guilds are, of course, excluded, since, as we have seen, they have their own

courts of arbitration. Mines, salt works, and underground works generally come under the Act, but special courts operate for these industries exclusively.

The tribunals are empowered to deal with disputes between employers and employed, independently of the amount at stake, in respect of (a) wages contracts and other wages questions, (b) deductions and fines by reason of defective work, (c) terms of notice on both sides, (d) the giving of testimonials, (e) the determination and retention of the sick money payable by workpeople, and (f) disputes which may arise amongst workpeople in regard to work done in common for the same employer. Where the industry is a "house industry," the scope of action is restricted, though in the main the same provisions hold good.

An Industrial Court possesses three distinct functions—(1) it acts first through preliminary tribunals (Courts of First Instance) conducted by permanent officials with juristic training, whose object it is to endeavour to adjust disputes without resort being had to a formal argument of the matter by the aid of witnesses and experts, no fees being here charged; (2) it acts through Courts of Second Instance, composed of a judicial president and assessors representative of both employers and employed, who hear evidence on oath, and whose decision is final unless the dispute relates to a sum exceeding 100 marks (£5); and

finally (3) on request the court may constitute itself a Board of Conciliation to negotiate between contending parties.

It will be observed that the ground of appeal, where allowable, is purely financial, although important questions of law—such as the legality of contracts, usages of trade, etc.—are frequently involved in cases where the amount of money in dispute is small. The law, however, contains no clause which can with certainty ensure to a court the desirable legal advice. Indeed, the Act deals very summarily with the legal profession. So clearly was it the intention of the legislature to place industrial peace before legal formality, that advocates are not allowed to plead before them.

The constitution of a Court of Industry is the simplest possible. It must consist of a president, a deputy, and a certain number of assessors, the latter chosen by secret voting in equal numbers by employers and employed out of their midst, while the presidents—who may be neither employers nor workpeople—are chosen by the local authority, though the elections require ratification by the district president. The members of a court cannot be chosen for a shorter term than one year, nor for a longer than six years. The qualifications for membership are the completion of the thirtieth year, prior residence or industrial occupation in the district of the court for at least two years, and non-receipt of public relief during the year preceding the election of the court. The voters

must be twenty-five years of age and must reside or work in the district. Members of a trade guild for which a Court of Arbitration exists are ineligible for election or for voting. In a town or district with several large industries it is usual to have a separate chamber for each industry.

A great recommendation of the courts is the cheapness of procedure. There is but one fee as follows:—For claims of 20 marks and under, 1 mark; for claims of 20 to 50 marks, 1.50 marks; for claims of 50 to 100 marks, 3 marks; and afterwards 3 marks per 100 marks up to a maximum of 30 marks. It is, however, within the power of local authorities to make the courts free, and in any case deficits are to be made up out of the local rates, except in the case of the mining courts, whose deficits fall on the State. Fees and costs of both sides fall on the losing party, though where judgment goes by default only half fees are charged. Membership of a court is honorary, and only travelling expenses and simple compensation for loss of time are returned to the assessors. An important provision (section 70) is introduced for the purpose of meeting the needs of districts in which courts do not exist. In such cases disputes of certain kinds may, by consent of both sides, be referred to the president of the parish (*Gemeindevorsteher*), whose decisions have legal force unless appeal is made to the ordinary courts of law within ten days of promulgation.

A further function of the Industrial Court is that of a Board of Conciliation (*Einigungsamt*), mediating between employers and workpeople in the event of strikes or threatened strikes. The only condition is that the reference shall come from both parties to the dispute. The constitution of a Board of Conciliation is the same as that of the ordinary court—the president and four or six assessors, half employers and workpeople respectively, but parties privy to a dispute are ineligible for election. When either side appeals to the court to arbitrate the other side can be compelled to appear, but not to negotiate, and the court only gives a decision when both sides agree to accept its mediation.

Yet another function is that of Consultative Board or Board of Reference, and this function is compulsorily imposed upon the Industrial Courts. Section 70 says:—"The Industrial Court is obliged, on the requisition of State authorities, or of the President of the Communal Union for which it is established, to give its 'opinion' (*Gutachten*) upon industrial questions. For the preparation or pronouncement of such 'opinion' committees may be formed by the court from its own members. These committees, when they have to deal with questions affecting the interests of both sides, must be composed half of employers and half of workpeople. In the same way the court is, in industrial questions affecting the concerns under its jurisdiction, competent to

make recommendations to local authorities and to communal governing bodies." The assistance of the courts is not often sought in this last capacity. During last year not a single request for advice was made to the Industrial Court of Berlin, though it issued voluntarily several recommendations.

It will be rightly concluded, from the simplicity of the constitution of these tribunals, and the care that is taken by the law to secure cheapness of procedure, that no very large burden falls upon the communes. Sometimes the deficit left after the deduction of fees is made a common charge on the local funds, but more usually it is covered by a slight addition to the tax on occupations, which forms an important source of revenue in most German towns.

Naturally the great majority of disputes come before the industrial courts in their preliminary capacity, and the mode of procedure may well be described here. The Berlin Industrial Court is divided into eight chambers, dealing with as many groups of trades and industries, and by the courtesy of the chief president of the court I was invited to attend sittings of several of the chambers, an experience which was as interesting as it was instructive.

The first court which I attended dealt with disputes which had arisen in the building group of trades—a broad category, embracing masons at one end of the industrial scale and chimney-sweeps

at the other. The court being that of first instance, its function was the preliminary one of settlement by mutual agreement and concession. A young jurist sat as president, and the only other official was a secretary who took note of the proceedings. A touch of the electric bell upon the president's desk informed the police-constable in charge of the door that the court was ready. Outside one heard two names called, and a moment later their owners entered the room, and with a respectful bow and a "Good-morning" to the president each took his appointed place as plaintiff or respondent before the railing which divided the court from the rest of the room.

In this instance an employer came with a small claim for damage. He was a quiet, deliberate man, who knew what he was about, while his workman soon fell into the mood of noisy argumentativeness, and punctuated the statement of the case against him, which was one of alleged bad work, with energetic comments like "Untrue!" and "That's not the case!" which the president good-humouredly excused. The quieter of the two litigants had the better of the duel. In the second case a mason took the complainant's place. In this case the employer had offered 24s. for a certain piece of work and the man demanded 28s. as being quite little enough. But he had unfortunately done the work before he complained of the price.

“You should not have done the work,” said the president.

“I told him to take it or leave it,” interrupted the employer.

The law being evidently against the man, the president urged the withdrawal of the claim, and advised the exercise of greater care next time. With a grumble the workman accepted the suggestion, and the case was over in two minutes. Had lawyers been engaged in it as many hours would have been consumed. Besides, no fees of any kind are here paid. Naturally the evidence was all given without the administration of the judicial oath.

In the next case an employer (A.) had allowed a man (B.) doing piece work for him to call in another man (C.) to help him; then he himself gave a helping hand, and at the end of the task he wished to set his own contribution of work against that of C., and made a deduction from B.'s wages accordingly. To this B. demurred, demanding the whole of the sum bargained for.

“Halve it,” suggested the president, appealing to the disputants together.

“But I shall still be the loser!” exclaimed the employer.

“Oh, you can bear it, you know,” said the president coaxingly.

There was just a moment's pause; then the employer agreed, though one noticed that he paid

over the sum with the air of one who would go away sorrowful.

In an interval the president informed me that at least 50 per cent. of the cases are in this way arranged by the methods of conciliation. As a rule there is wrong as well as right on both sides, and substantial justice is usually done by the rough expedient known as "splitting the difference."

In the succeeding case a workman had been absent nine or ten days—owing to illness, as it proved—but had not communicated with his employer, who engaged some one in his place. On learning this he claimed wages in lieu of notice. The president advised the withdrawal of the claim as useless, informing the complainant that expense would thus be saved, and the advice was wisely taken.

The next couple of litigants included a picturesque figure—a resolute-looking working man, with restless eyes and hair dishevelled, a man with plenty of character of the primitive sort, and with a strong sense of his own rights. He was the complainant, but the president at once pointed out the legal weakness and indeed untenableness of his claim, upon which signs of acute dissatisfaction appeared upon the stern and lowering face.

"But you can appeal, if you like," said the president reassuringly, for he saw the sort of man he had to deal with.

“No, I won’t. That man is wrong in his head!”
(This with a dramatic and disdainful levelling of the finger at the victorious employer.)

With a stamp of the foot and a wave of his hat in the air the disappointed suitor left the room reflecting doubtless that the “law was an ass,” and more than ever convinced that Socialism was the only remedy against unjust employers and corrupt Courts of Arbitration.

It was the only time that morning that the president had had to ring his bell to assert the authority and dignity of the court.

Again a workman came in to lodge a claim against an employer. He was a joiner and claimed 36 marks (£11 6s.) for a certain commission. But the employer objected that the work was not done according to sample. They were both hard subjects, and for a time neither would listen to the bare mention of compromise.

“Will you take half?” asked the president of the complainant.

“Never! never!” was the indignant rejoinder.

One should not say never—it is a word responsible for more mendacity than any other. The president reflected a moment, then tried again:

“I think it would be better to agree.”

“But the wood was bad, and the price was low to begin with, and I did the best work I could.”

To this the respondent quite as warmly objected.

“Then take 20 marks,” said the president.

"I'll give that, and no more," put in the respondent.

For an instant the plaintiff seemed undecided, then he gave in, "to save expense," he said. And so the matter was decided.

The next ring of the bell brought but one suitor. The other failed to appear, and judgment went by default. But the case was not necessarily decided. Should either a complainant or a respondent fail to appear, decision is entered in favour of the one who answers to the summons, but on the prompt petition of the absentee the case may be heard again, though in the event of a second non-appearance judgment goes definitively by default.

Directly the succeeding case was opened, the president found that it had come before the wrong court, but in dismissing the parties he urged them to use the respite thus gained in coming to terms.

I had been assured by a very competent authority, whose name must be withheld, that the building trades of Berlin furnish most of the worse cases with which the courts have to deal, inasmuch as the smaller speculative contractors "number many rascals who plunder men right and left when they have a chance." Now I was to have evidence of such a case. The next claim was advanced by a small independent artisan, who had done a large amount of work for an unscrupulous client. He had long and vainly

appealed to the latter for payment, but at last the debtor, a thickly-built, coarse-looking, oily-faced man of middle age, sent a messenger with a receipt made out for only a portion of the amount due, and promised payment of the sum stated directly the receipt was signed. The unwary artisan signed the receipt and received the money. But the balance had not since been paid, and now he claimed it. He stated his case fairly and temperately, and awaited the result with evident confidence. Without saying a word, the debtor whipped out of his pocket a receipt and handed it to the president, who read aloud: "Received in full discharge of my debt," etc.

"But you have already given a receipt for the whole debt," said the president to the surprised plaintiff, who now learned the deception for the first time, for he had never read the full terms of the receipt. He protested and declaimed, while the respondent smiled.

"I can't go beyond this receipt," said the president. "The moral is never to sign any document before reading it."

So the claim had to be withdrawn, and the rogue who had won took himself off with an odious salute to the court. I confess to having experienced a strong temptation so far to abuse hospitality as to kick the fellow downstairs.

And so the cases proceeded, new points arising at every turn and new phases of human nature constantly displaying themselves. Throughout,

the proceedings of the court were orderly, business-like, expeditious. The president acted like a man who had a perfect grasp of his work. He kept both plaintiff and respondent to the point, checking irrelevant speech with firm yet pacific and good-natured interposition. Yet everybody had a fair and ample opportunity of stating his case, and if in difficulty a helping hand into the bargain. Considerable tact, a sympathetic bearing, and quiet decision in meeting the legal aspects of issues involved enabled him to adjust nearly all the disputes which came before him. The parties were not always satisfied with the terms which they accepted at his suggestion, but at any rate they were almost invariably assured that they could expect no better by carrying the proceedings to a further court, with the attendant expense and waste of time.

But this is to realise the real object of the court. This is peace and conciliation—not the rancorous legal thrashing out of disputes, but the supersession of the ordinary court of law; not the weighing out on an apothecary's scale of every pound of flesh which Antonio may owe to Shylock, but the striking of a broad compromise neither exactly fair nor grossly unfair to either side. The practical working of the institution left upon my mind a most favourable impression. Without the interposition of legal advocates, without the setting in operation of legal machinery at all, without a farthing of expense to clients, and with a minimum

of time, expenditure and inconvenience, hundreds and thousands of disputes between employers and workpeople are settled yearly, and settled in such a satisfactory manner that the number of the suitors who seek the help of the courts increases from year to year.

Upon this point let me give a few figures, which were placed at my disposal by one of the permanent officials of the Berlin Court of Industry. During twelve months 12,872 cases came before the several chambers, and of this number 6,123 (almost one-half) were settled by conciliation, while of the rest 2,742 were withdrawn. As to the amounts in dispute, no fewer than 6,054 cases related to sums not exceeding 20s., and one was but 6*d.*, while 4,525 sums were between £1 and £2 10s.; 1,847 between £2 10s. and £5; 434 between £5 and £10; 115 between £10 and £15; 121 exceeded £15, and the highest was £185. The great majority of the claims related to retained wages or to compensation for dismissal without notice, but others had to do with the imposition of fines, damage to goods and tools, etc. Note, too, the expedition with which claims are disposed of. In 18 per cent. of the total cases less than a week was necessary, in 51 per cent. of the cases less than a fortnight, and in only 5 per cent. did the time required exceed a month. Further, during a recent year the Berlin Court acted 37 times as a Board of Conciliation, and in about half of these cases with satisfactory results. The court was

appealed to by the workpeople in 17 disputes, though nearly always the employers declined its mediation; it was appealed to in ten cases by both parties, and in nine of these cases an agreement was arrived at.

CHAPTER XV.

THE INDUSTRIAL INSURANCE LAWS.

THE German Socialist or Labour party has little that is favourable to say of the laws which have been passed for the protection of the working classes, and it is not in the habit of spoiling with praise or compliment the statesmen and Governments by whom these laws have been originated. On the other hand, the industrial insurance legislation is genuinely appreciated, if not openly commended. Much criticism is passed upon matters of administration, but there can be no denying the popularity of the laws under which the great majority of the wage-earning classes of Germany are insured against loss of earning power in four several ways—by sickness, by accident, by old age, and by permanent invalidity.

INSURANCE AGAINST SICKNESS.

The law of 1883 on sickness insurance came into force as from December 1, 1884, though it only took its present form by the amending statute of May 25, 1903, which took effect on January 1, 1904. The law requires insurance against sickness in the case of all persons who are regularly employed for wages or salary in factories, mines,

salt works, ore-dressing works, quarries and pits, smelting works, on railways, internal waterways and dredging operations, wharves, and other industrial concerns, as well as on all operations in which power is used; also the *employés* in the postal and telegraphic service, and the technical works of the navy and army; also works' managers, overseers, engineers, shop assistants and apprentices, the *employés* of lawyers, notaries, and bailiffs, and of sick funds and of insurance institutions, so long as they are in regular employment and do not earn more than 6 $\frac{2}{3}$ marks daily or 2,000 marks (£100) yearly.

As a general rule *employés* who only work intermittently are not liable to be insured, nor are persons in independent position, however restricted their resources. Other specific exemptions are soldiers and sailors, persons in the service of the Empire, States, or communal unions who have claims upon their employers to the continued payment of salary or wages and to free medical attendance in the event of illness; with assistants and apprentices of apothecaries, and servants in general, save when in addition to house work they do industrial work for their employers. Persons liable may also be exempted when they are protected in other ways. It is, however, left to the communes and communal unions to extend the liability to insure at will to intermittent labourers; to all persons in communal service, so long as they do not receive more than 2,000 marks yearly; to members of an employer's

family (for example, wife and children) who work for him without a formal service contract; to independent workers in the house industry; and to workmen and officials in agriculture and forestry, but the former only if their salaries do not exceed 2,000 marks. It is, however, competent for domestic servants, intermittent workpeople, communal *employés*, and members of an employer's family to insure themselves voluntarily with a communal insurance fund, paying the whole premium, though the disqualification of a 2,000 marks income still applies. It is also provided that when a person is once insured he may continue the insurance even though his income should exceed the exclusion limit (2,000 marks), though should an insured person be again compulsorily insured in another fund owing to change of occupation, the first insurance must lapse, for no one may be insured in two funds simultaneously. The continuance of an insurance in a communal sick fund is conditional on the insured person residing in the commune in which he has hitherto lived or was last occupied.

Where insurance is compulsory it begins with the employment of the worker, and is independent of age or sex. Thus children who are still of school age yet who regularly work for wages during a portion of the day must be insured. The insurance is broken, however, when the employment ceases, to be resumed when employment begins again. There are six groups of insurance

societies or agencies—the local sick funds established by parishes for the trades within their limits; the industrial or factory sick funds, conducted in connexion with the large undertakings; the building trades sick funds; the guild sick funds; and the miners' (*Knappschaft*) sick funds; while persons insured in none of these funds yet still liable are gathered into "omnibus" funds established for the purpose by the parishes. The regulations of the guild funds, the miners' funds, and the voluntary benefit funds differ in many details from those otherwise applicable, but the general basis of insurance is the same. Special conditions apply to the workers in the home industries, in which the system of employment is very various, some working independently, some independently on commission, and some as direct wage earners.

The law provides for a minimum benefit, which consists of free medical attendance and medicine, with spectacles, bandages, and surgical aids as needed, from the beginning of sickness; and in the event of incapacity for work sick pay from the third day of sickness to the extent of half the daily wages on which the contributions have been based. The first two "waiting" days of sickness, during which no pay is given, are called the "*Wartezeit*." This waiting time may, however, be disregarded if the members of a fund are so minded. The longest period for which sick pay is granted is 26 weeks, after which, should incapacity continue,

the liability is transferred to the Accident Insurance Fund, though medical attendance may continue for a year. A higher percentage of the wages earned may be paid in sick money under certain circumstances. The sick pay is as a rule for work days only, but it may be claimed for Sundays and festivals when *employés* are liable to work on those days. A commune may also by resolution decide to pay sick pay for every day in the week.

While in the case of a local sick fund the basis of contribution and of benefit is the wages of local day labour, in the case of the other funds the basis is the average wages of the industry or trade to which the insured person belongs, with a maximum of 4 marks per day, so that the sick pay cannot exceed 2 marks, unless the insured are divided into classes according to their earnings, when the actual mean wages of each class are taken and a maximum of 5 marks is accepted as the basis and one of 2.50 marks as the benefit which may be claimed. Special benefits are secured to women in childbirth, and funeral benefit to the amount of 40 times the sum of the daily sick pay is also paid, but in case of accident the sick fund receives this sum back from the Accident Insurance Fund where the relatives have an equal claim upon that fund.

To take an illustration of the working of this law, a workman earning £1 4s. per week pays a weekly premium of 8½d. and receives during 26

weeks of sickness 12s. a week and 5s. 5*d.* in medical attendance and medicine, while £4 is payable as funeral money. Similarly, a workwoman earning 16s. pays a weekly premium of 5½*d.* and receives during 26 weeks' sickness 8s. a week, with medical attendance and medicine to the value of 5s. 5*d.* a week; she has a claim to £2 8s. at childbirth, and there is funeral pay of £2 13s. 4*d.*

Instead, however, of insured persons receiving free medical attendance at home they may be treated in hospital—(1) with their consent in the case of married people, people having homes of their own, or members of families living together; and (2) without their consent when to their cure are necessary such attendance and nursing as cannot be efficiently given in their own homes, also in the case of infectious disease, and where the insured have no households of their own. Where a person upon whom others depend for support is attended in a hospital, half the sick pay to which he would otherwise have had a claim is paid to him.

In general, power is retained to reduce or even to withhold the benefit in case of sickness due to culpable causes or to drunkenness. Where an insured person has received twenty-six weeks' sick pay within twelve months, the benefit and the free attendance may be restricted to thirteen weeks should he be incapacitated again during the next twelve months in respect of the same sickness, but it is a condition precedent that the liability must

fall upon the same fund. In the case of agricultural and forest labourers a curtailment of premiums and also of benefits may, on the employers' requisition, be enforced where wages in part take the form of payment in kind. The communes may also introduce family insurance, the head of a family paying the special premiums, but in this case only medical attendance with medicine or treatment in hospital is granted—there is no sick pay. It is within the power of most of the funds to extend the sick relief to a maximum of one year, to increase the benefit to three-quarters of the wages, to increase the relief given to the families of persons treated in hospital to half their wages, to give to such persons who have no dependents a quarter of their wages, to grant relief to convalescents, to grant relief during six weeks preceding confinement, as well as six weeks after, and to double the funeral money. Relief to convalescents may take the form of maintenance in a suitable home for a full year after the cessation of actual sickness.

The contributions are paid to the extent of two-thirds by the insured and to the extent of one-third by their employers. In the case of communal funds the premium may not as a rule exceed $1\frac{1}{2}$ per cent. of the local wages of day labour (not the wages of the individual insured), but an increase to 3 per cent. is permitted where the unsatisfactory condition of the insurance funds requires it. In the case of the organised compulsory funds the premiums of the workpeople may not as a rule

exceed 3 per cent. of the wages—that is, the wages of the individual or of the class to which the workman may belong, according to the basis of insurance adopted—so long as the relief granted is the minimum. When a higher scale of relief is given, 4 per cent. of the wages may be levied on the workman. In every case the employer pays half as much as his *employés*. By permission of the higher administrative authority the contributions may also be graduated according to “danger classes,” save in communal insurance. Small artisans not using steam or other elementary power and not employing more than two persons may be exempted from contributing to the cost of their workpeople’s insurance, and in this case the workpeople may be assessed up to from 3 to 4 per cent. of their wages. No premiums are payable so long as sick relief is received. An employer must in every case report to the competent fund those of his workpeople who are liable to insurance, and on their registration he must deduct their legal contributions from their wages and pay them to the fund with his own contributions in the way prescribed by the statutes.

The workpeople have a large share in the management of the sick funds, except in the case of communal insurance, where the local administrative body takes entire charge and entire responsibility. In the case of the organised compulsory funds the managing body is elected by the employers and employed. Each fund has either

a "general meeting," to which all members of the fund twenty-one years of age, and in possession of civil rights, belong, or a delegation of the members, the latter being the rule when the members number 500. Yet the employers' representatives may never number more than half of the workers' representatives, whether the administrative power be direct or delegated. In the election to the delegated assemblies the principle of secret voting applies. The general meeting elects the executive (*Vorstand*), each section choosing its own representatives, and membership is honorary unless the statutes of the fund order otherwise.

INSURANCE AGAINST ACCIDENT.

The Accident Insurance Laws, dating from July 6th, 1884, to June 30th, 1900, embrace *employés* in factories, workshops, and mines, the transport industries (both land and water), agriculture and forestry, building works, the State and public services (railway, post, telegraph, etc.), prisoners engaged in work which would require free workmen to be insured; in general, all the kinds of employment to which sickness insurance applies, and some others. Here, not only wage-earners, but managing officials and overseers with salaries not exceeding 3,000 marks (£150), are liable to insurance. Insurance may also be extended to independent employers whose yearly earnings

do not exceed 3,000 marks and who do not regularly employ more than two paid workmen, to workers in the home industries, and in exceptional cases to managing officials whose earnings exceed 3,000 marks. The insuring organs are (1) in the case of industrial undertakings the employers, who for this purpose form themselves into trade associations (*Berufsgenossenschaften*); (2) in the case of Imperial or State undertakings, the Empire or State respectively; and (3) in the case of prisoners, the State in which the prison or other place of detention is situated. The trade associations cover, as far as possible, separate industries or trades, parity of risk being thus aimed at. They are self-governing, the members of each association—that is, the whole of the consorted employers—electing their own executive, membership of which is honorary. An association may be divided into local sections, and confidential agents (*Vertrauensmänner*) may be appointed for these. The Imperial Insurance Board and the State Insurance Boards exercise supreme control and oversight over the whole of the trade associations, yet only with a view to the full observance of the law.

An employer becomes *ipso facto* a member of the trade association of his trade and district from the first day of his establishing an industrial undertaking, and his liability to insure his workpeople and to pay contributions on their behalf necessarily follows. The whole of the employers are

divided into "danger classes," and the premiums levied are fixed accordingly in a "danger tariff." The workmen make no contribution: the employers bear the whole liability. A trade association does not, however, confine its attention to paying compensation for accident: it possesses and exercises the right to require the provision of measures and contrivances for the prevention of accident, and where a trade association does not act voluntarily in this matter it must act of necessity should the board of control require it. These precautionary measures may apply either to localities, to special industries, or to branches of a special concern. Where an employer neglects to comply with the requirements made upon him, he may be fined up to 1,000 marks and be assessed in a higher "danger class," or be called on to pay supplementary contributions. The *employés* have representatives on the organ of government, and these representatives must be consulted in the adoption of preventive regulations, in the investigation of cases of accident, and in the proceedings taken before the Arbitration Courts and the Imperial Insurance Board.

Compensation is paid even though there be negligence on the workman's part, though none where a workman has intentionally caused the accident; where the accident has been caused by a criminal act there is discretionary power to curtail the normal compensation or to allow none at all. The compensation payable in case of

injury begins only at the expiration of thirteen weeks after the occurrence of the accident, the sick fund or the individual employer being responsible in the interval; after that time the trade association provides all requisite medical attendance, medicine, and other curative treatment, and also pays a weekly pension (*Rente*) so long as incapacity lasts.

The amount of the pension depends on the yearly earnings of the injured person and on the degree to which his earning power is depreciated, though it is provided that where the earnings exceed 1,500 marks only one-third of the excess may be reckoned. The year's earnings are taken at 300 times the average daily wage, though where from the nature of his occupation a man works either more or less than 300 days this number is increased or decreased accordingly. The minimum basis is, however, 300 times the local wages of adult day labour. What is called a full pension (*Vollrente*) amounts to two-thirds of the yearly wages so arrived at, and this is given in case of complete incapacity to work; while a smaller percentage is given where the earning capacity is only partially destroyed; thus where the earning capacity is diminished to the extent of one-half, 50 per cent. of the full pension, or one-third of the yearly earnings, is given. Where an insured person was incapable of earning at the time of the accident no pension is given, but only free medical treatment, though should the effect of

the accident be to make him dependent upon others for nursing, half the full pension must be paid so long as this condition of helplessness continues. Under the same circumstances a full pension may be increased to full wages in the case of persons who were capable of earning, while it is discretionary to increase a partial to a full pension in any case temporarily. Where the partial pension is fixed at not more than 15 per cent. of the full pension it may, on the application of the insured, be commuted for a capital payment, in which case there can be no further claim however the case may turn, but care must be taken that the recipient understands this.

In place of free attendance and a pension an injured person may be given gratuitous treatment in a hospital, but his consent is required when he is married, when he has a household of his own, or lives with the household of a member of his family, though not when he cannot be efficiently treated at home. During treatment in hospital the nearest relatives of an injured person receive the pension to which they would have a claim in the event of his death, but the trade associations may at their discretion grant even more than this. On his own request a pensioner may surrender his pension and instead be received into a curative institution and there be treated at the cost of the trade association.

Should an accident have fatal result death money to the extent of one-fifteenth of the yearly

earnings, with a minimum of 50 marks, is paid, with pensions to the relatives as follows:—(1) To the widow until her death or re-marriage and to every child until the end of the fifteenth year, 20 per cent. of the yearly earnings, but not more than 60 per cent. in the aggregate, though should the marriage have taken place since the accident no pension can be claimed. In the event of re-marriage the widow receives 60 per cent. of the year's earnings as a final payment. (2) The children of a widow receive each 20 per cent. of her yearly earnings, but 60 per cent. in the aggregate equally divided. (3) The husband and each child of a woman who dies through accident, and who has wholly or partially kept the family owing to the incapacity of the husband, each 20 per cent. of her yearly earnings, with a maximum of 60 per cent., though only in the event of need and in the case of children until the end of the fifteenth year. (4) Parents and grand-parents dependent upon a deceased person, 20 per cent. together, so far as the pensions of the husband or wife and children do not reach the maximum of 60 per cent., parents coming first. (5) Grand-children where similarly dependent, 20 per cent. together until the completion of the fifteenth year, if 60 per cent. is not already given as above.

To take, again, a concrete illustration of how this law operates, a workman with earnings of £69 11s. a year who was crushed and lost both arms received during ninety days medical treatment

to the value of £15 6s., and his family received £10 4s. in relief, while, being completely incapacitated from following his occupation, he was able afterwards to claim an annuity of £46 8s., with £23 3s. additional annually during complete helplessness, and his relatives were able to claim an annuity of £41 15s. in the event of his death and funeral money of £4 12s. Similarly an agricultural labourer earning £27 a year received medical attendance during 105 days to the value of £7 17s., and his family received relief simultaneously to the amount of £41 3s., while owing to his injuries taking away 90 per cent. of his earning capacity he was assured an annuity of £16 4s., and at his death his relatives would be entitled to receive nearly the same amount, with funeral pay of £2 10s.

In general where accident insurance money is paid there is no further claim upon the employer individually. The insurance of industrial workers, agricultural labourers, workers in the building trades, workers in navigation, prisoners, and officials and soldiers is effected under separate laws, each of which has features peculiar to itself, and for a technical knowledge of the question reference must be made to the statutes themselves. The handicrafts, the home industry, the small employers working independently, and many commercial occupations, embracing in the aggregate some two millions of *employés*, remain as yet outside the scope of the accident insurance

laws, but their inclusion is only a matter of time.

INSURANCE AGAINST OLD AGE AND INVALIDITY.

Liability to insurance against old age and invalidity falls on workers who have completed their sixteenth year and work for wages or salary, and no fixed period of employment is necessary as a prior condition. The *employés* universally liable are (1) industrial workmen, assistants, journeymen, apprentices, domestic servants, and sailors (both marine and internal navigation), and (2), where the earnings do not exceed 2,000 marks yearly, managing officials, overseers, and technical *employés*, shop assistants and apprentices, private officials, the higher class of domestic and hotel *employés*, teachers and tutors, ships' officers; and also, by decision of the Federal Council, tradesmen and other employers who do not regularly employ more than one workman, and workers in the home industry. The exemptions from insurance are soldiers who are employed in military service as labourers, apothecaries' assistants, persons to whom an invalidity pension has already been granted or whose earning power has been diminished by age, sickness, or weakness in such a way that they are unable to earn a third of the wages which would fall to normal work-people of the class to which they belong; officials

in the Imperial, State, and communal service, officers of insurance institutions and funds, so far as they have expectation of a pension equal to the minimum amount given under this law according to the rates of the first wages class; teachers and tutors in public schools so long as they are in training or have expectation of a pension as above; and foreigners (on the resolution of the Federal Council) whose residence in the country is only permitted for a definite time. The following may also be exempted on their own request: (1) persons who have completed their seventieth year; (2) persons who undertake work in definite seasons for not more than twelve weeks in the course of a calendar year or who do not work more than fifty days during the whole year, and for the rest are independent and receive neither wages nor salary, yet only when contributions have not been levied from them for 100 weeks; (3) persons in receipt of an accident pension which is not less than an invalidity pension reckoned according to the rates of the first wages class; and (4) persons who, because of their earlier employment in the service of Empire, State, or commune, or of insurance institutions and funds, or as teachers in public schools, already receive pensions to the minimum amount above stated. Voluntary insurance is open to the following classes of people who have not completed their fortieth year: (1) *employés* with regular earnings of from 2,000 to 3,000 marks;

(2) persons who are not liable because they are employed entirely in return for free maintenance; (3) persons who are exempt because they follow a temporary occupation which has been declared by the Federal Council not to be liable to insurance; (4) tradespeople and employers who do not regularly employ more than two paid workpeople liable to insurance; and (5) home workers in so far as they have not been declared liable to insurance by the Federal Council. Persons who have left an employment which required them to be insured may continue the insurance voluntarily.

The work of insurance is carried on by insurance societies in co-operation with State administrative bodies subject to the control of the insurance boards of the Empire and States. These societies (*Anstalten*) are formed for single or combined communal unions, for portions of a State, for a whole State, or for several States together. The "mutual" principle is followed in the incidence of the expenditure, a portion of this being distributed amongst all the institutions and the rest falling on individual agencies. The representatives of the employers and employed upon the several organs of management—the pension agency (*Rentenstelle*), the executive, and the committee (*Ausschuss*) are honorary officers and have only a claim to out-of-pocket expenses, these covering in the case of workpeople loss of time and earnings. Employers or their representatives must serve when elected,

but workpeople are under no such compulsion. Where employers and employed are represented on managing bodies they must be elected in equal numbers. Only men of full age may be elected, and election is for five years.

The receipt of an invalidity or old age annuity depends on three conditions—the payment of the prescribed statutory contributions; the observance of the prescribed “waiting time” of 200 weeks in the case of invalidity and 1,200 weeks in the case of old age; and the occurrence either of inability to earn a livelihood or the prescribed age of qualification, viz., the completed seventieth year. There are three contributions—equal payments by the employers and their insured workpeople and a subsidy by the Empire of 50 marks towards every pension granted. The premiums are payable for every week of work, and the insured are divided into five wages classes, for which the weekly premiums, payable half by the worker and half by the employer, are 14, 20, 24, 30, and 36 pfennige respectively. Thus the obligation of each is as follows:—

Marks.	Wages class.		Premium paid both by workman and employer.	
	£ s. d.	£ s. d.		
1. Up to 350	or 17 10 0		...	7 pfennige or $\frac{7}{8}$ d.
2. 350 to 550	„ 17 10 0	to 27 10 0	...	10 „ „ $1\frac{1}{2}$ d.
3. 550 to 850	„ 37 10 0	to 42 10 0	...	12 „ „ $1\frac{3}{4}$ d.
4. 850 to 1150	„ 42 10 0	to 57 10 0	...	15 „ „ $1\frac{3}{4}$ d.
5. over 1150	„ 57 10 0		...	18 „ „ 2d.

The class to which a man belongs does not depend on his full yearly earnings, but is determined in various ways; though the usual wages

basis is 300 times the daily wages of the class of worker insured. Teachers and tutors who do not receive more than 1,150 marks of income are all placed in the fourth class. The premiums are levied in the form of stamps which are issued by the various insurance institutions for the several wages classes and are sold at the post offices and special agencies. These stamps are affixed to receipt cards, which the insured are bound under penalty to use. The cards have places for 52 or more stamps, and must be exchanged for new ones when filled up. The employer deducts a workman's premiums from his wages, and when the wages are paid stamps must as a rule be affixed for the time covered by them. It is permissible, however, for the premiums due for a whole body of *employés* to be paid in one sum, as in the case of members of trade societies, municipal workpeople, etc. While a "waiting time" antecedent to the claim to pension is imposed (200 contributory weeks for invalidity pensions and 1,200 weeks for old age pensions) periods of illness and of military or naval service for the country are reckoned as part of the qualifying time.

The invalidity pension is an initial ("*Grund*") sum of 60 marks for the first wages class, 70 marks for the second, 80 marks for the third, 90 marks for the fourth, and 100 marks for the fifth; with an Imperial subsidy of 50 marks in each case, making 110, 120, 130, 140, and 150 marks respectively. This is the minimum, however, and the

pensions may be increased, according to the duration of the contribution, until they reach maxima (after fifty years) of 185 marks, 270 marks, 330 marks, 390 marks, and 450 marks in the five classes. In return for these maximum pensions the workpeople will have contributed 175, 250, 300, 375, and 450 marks respectively. When an insured person is sick, so that inability to work is apprehended, the insurance institution may incur on his behalf the cost of curative treatment, and may with his consent treat him in a sanatorium or convalescent home, and while he is under treatment sick pay may be granted to the amount of half the benefit to which he would have been entitled if insured under the Sickness Insurance Law, or, if not insured, to the amount of one quarter of the local day wages of a day labourer. There is no claim to an invalidity annuity, however, when the invalidity has been intentionally caused.

An old age pension may be claimed on the completion of the seventieth year so long as the other conditions have been fulfilled. It consists of the Imperial subsidy of 50 marks plus 60 marks in the first wages class, plus 90 marks in the second, 120 marks in the third, 150 marks in the fourth, and 180 marks in the fifth, making together 110, 140, 170, 200, and 230 marks respectively. The pensions are paid through the local post offices where the recipients live. Finally, to meet the case of those who, after contributing to the

funds, do not live to enjoy the promised benefits or otherwise forfeit them, it is provided that half of the premiums paid by insured persons shall be returned in the event of death before the receipt of an annuity, in the event of incapacity occurring owing to an accident which is compensated out of the accident insurance funds, and in the event of an insured woman marrying.

How gigantic is this triple system of insurance may best be shown by figures. In 1903 the number of persons insured against sickness was 10,914,433, the number of persons insured against accident was 17,965,000, and the number insured against old age and invalidity was 13,567,000. The entire receipts of the sickness insurance fund in 1903 were £10,300,000; those of the accident insurance fund, £7,300,000; and those of the invalidity and old age fund, £9,100,000—a total of £26,700,000. The expenditure for the same year was £21,820,000, £9,990,000 being paid in sick relief, £6,800,000 in compensation for accidents, and £5,030,000 in old age and invalidity pensions. The accumulated funds at the end of the year exceeded £72,000,000.

CHAPTER XVI

WORKMAN'S SECRETARIATES.

NOTHING is more interesting to the social student than to observe how in every country the modern labour movement follows lines peculiar to land and people and evolves, even in the use of institutions whose fundamental principles and purposes are common to all countries alike, important differentiations called forth by national circumstances and by inherited traditions. This tendency is strikingly illustrated by the Workmen's Secretariates (*Arbeitersekretariate*) which have during late years sprung up throughout the whole German Empire, agencies which are doing a great work whose value and utility for the industrial classes it would be difficult to overestimate. In some respects the German Workmen's Secretariates correspond to the Swiss institution bearing the same name, which has existed since 1887, and it is fair to conclude that the suggestion was taken from the novel conception of the Swiss Working Men's Federation.¹

Yet the German working classes have not been servile imitators, and in several vital characteristics

¹ Fully described in my book "Social Switzerland" (London, 1897).

the two institutions are quite dissimilar. For example, the Swiss Working Men's Secretariate, which serves for the entire Confederation, is maintained by the State, while the German Secretariates, which are purely urban, have been created and are entirely supported by the allied trade unions. A more important difference is in the work which they are intended to do, the single Swiss Secretariate dealing with the broader industrial issues, while the seventy or so Socialist Secretariates already established in Germany seek to protect and to assert the rights of the working classes, not in the mass but as single individuals, in every department of industrial and civil life.

What, then, is the Workmen's Secretariate, why does it exist, and what does it do? Perhaps the Secretariate can be best described as consisting of chamber of labour, intelligence bureau, and poor man's lawyer combined. The original idea was that the Workmen's Secretariate should be a sort of "Inquire Within" for the working man, a mere agency for answering questions, and, though that idea has been greatly enlarged, information and advice are still its principal concern. There are but few countries which do not, owing to the legislation which industrial conditions have called into being, afford scope for informatory agencies of this kind, and in Germany, where political agitation has notoriously gone far ahead of political education, the lack is all the greater inasmuch as the working classes are

there hedged round by a number of laws original in conception and complicated in design, for the comprehension of which they have had no special training. "To the disadvantage of faulty codification," writes Herr August Müller in his little monograph upon the Workmen's Secretariates, which I have consulted with advantage, "must be added the clumsy language in which the laws are expressed, which makes it difficult and often almost impossible for a workman—who has acquired not the slightest legal knowledge at school—to find his way without help through the socio-political legislation of his country."

Hence it is the primary object of the Workmen's Secretariates to give advice upon all the laws which specially concern the working classes, and above all the Insurance Laws (Sickness, Accident, and Old Age and Invalidity), the Factory Laws, the Sanitary Laws, the laws governing the relations of landlord and tenant, of debtor and creditor, the laws on poor relief and maintenance, the Industrial Occupation Law (*Gewerbeordnung*), the Commercial Law, the Conciliation and Arbitration Laws, not to speak of administrative regulations and ordinances of every kind enforced by Empire, State, province, and municipality. With some of these laws the working man is continually brought into palpable contact, and oftentimes he is neither aware of his responsibilities to them nor of their obligations to him. Questions as to the bearing of these and other

laws are answered, guidance as to the right way of securing the due operation of their provisions is furnished, complaints are heard, investigated, and advised upon in a judicial spirit; as far as is humanly possible the law is stripped of its perplexity and the path of the working man who would do right by society and have society do right by him is made easy.

But here the competence of the Workmen's Secretariates is not exhausted. They prepare "opinions" on points of industrial law and custom submitted to them. They draw up memorials and formulate complaints at the instance of the trade unions or their federations. They make arrangements for the elections of Boards of Conciliation and of the Courts of Industry. More important still, they mediate in wages disputes, and represent workpeople before industrial and legal tribunals. Some Workmen's Secretariates act as direct organisers of the trade unions. In South Germany, where the existence of more liberal franchise conditions than prevail in the North encourages the working classes to partake actively in the election of the State Diets, the Workmen's Secretariates undertake some of the functions which the political registration associations voluntarily impose upon themselves in this country; they see that the workers are duly entered upon the registers and are not, owing to their own ignorance or the indifference of officials, deprived of the vote. In another respect some of

the Workmen's Secretariates offer an example which the trade unions of England might widely follow with advantage, in that they do a really valuable work of investigation into labour and social questions, such as the questions of wages, hours of work, housing, health and vital statistics, family enumerations and household budgets.

Intelligence and advice agencies of various kinds had existed before. The trade unions and the political societies of the workers especially advised their members as well as they could on disputed points of industrial and civil law. This kind of help originated in the eighties with some of the Social Democratic journals, which conducted—as they do still—legal “corners,” supplemented by personal advice given by their conductors on certain evenings, when readers were invited to bring their difficulties to the editorial room. Then committees were chosen to interest themselves more particularly in this work. Intelligent “comrades” who were engaged during the day in manual work made a special study of the Insurance and Factory Laws, and met at stated times and places during the week to hear complaints and to give advice. Even so long ago, however, it was found that voluntary lay assistance was inadequate to the task. In the words of the Workmen's Secretary at Frankfort-on-Main, Herr Kampffmeyer:—

“The socio-political committees of workpeople are composed almost exclusively of men whose days are passed in the hustling and nerve-exhausting world

of labour. They must rob several hours of their well-earned leisure in order to do justice to the duties which rest upon them. Naturally, the bulk of the work falls upon the shoulders of one man, the president of the committee, who soon recognises that it is impossible both to follow his daily work and to discharge satisfactorily the responsibilities which are entrusted to him. As he must entrench upon hours and days of his professional work, he can with perfect right claim to be compensated for the wages he has sacrificed. Hence the conditions of life themselves pointed to two principles of fundamental importance—the transference of definite duties exclusively to one person and the payment of this person for his services.”

The religious organisations of the workers—between which and the Social Democratic party the deadliest hostility has always existed—had done work of the same kind. From 1890 forward the Roman Catholics established agencies of advice and help in legal matters in many of the larger industrial towns; and to-day such agencies exist under the name “*Volksbureaux*” in a multitude of towns. Yet they never took any powerful hold of the working classes generally, nor did they go deeply into the matters of prime importance to labour. For prudential reasons they kept off thin ice, and seldom identified themselves with the workers’ interests in any uncompromising way. Hence for the most part their clients were not working men at all but artisans and small shopkeepers.

The conductors of the Protestant workmen’s societies followed the example of the Roman

Catholics in a rather half-hearted way, and here and there also information agencies were carried on by municipalities. Added to these were the poor people's lawyers, who carried on a restricted, yet within its narrow limits a beneficial, work in some of the larger towns; while a very unphilanthropic counterpart existed in the persons of a host of pettifogging solicitors down in the heels, who eked out a niggardly livelihood by trading on the ignorance and need of their perplexed working-class clients. But these various agencies, differently named and differently operating, rather symtomised the workers' need than supplied it, and one characteristic common to all stamped them as inadequate and unsatisfactory,—the fact that they did not emanate from the ranks of the workers themselves, were not a spontaneous product of labour aspiration, and hence were unable to gain the confidence and regard of those whom they were designed to help.

With the abrogation of the Socialist Law the way was paved for more systematic action. The effect of the great emancipation of the workers in 1890 was to give a greater impetus to the organisation of labour. The trade societies rapidly multiplied, and, no longer compelled to meet and agitate in secret, they carried on their propagandism with a vigour which was stimulated by the memory of years of repression. The isolated societies combined in larger unions after the fashion of the trades and labour councils in

England, and in the end it fell to these composite bodies to take the initiative in the inauguration of a great network of Workmen's Secretariates.

The first tentative steps were taken in Nuremberg. Nearly twenty years ago the design of establishing a workmen's labour agency was conceived by the trade unionists of that town, the idea then being to confine attention to disputes over wages and conditions of labour and to claims and difficulties arising out of the Insurance Laws. The scheme was born out of due time and it fell to the ground. In 1891 the local Metal Workers' Union again took up the matter, and after preliminary obstacles of various kinds had been overcome, a committee of investigation was appointed three years later to carry the project through. Their aims were not then very ambitious; all they desired to do was to give free advice and information on legal and other points affecting the interests of the workers, to institute systematic inquiries into industrial questions, wages, conditions of work, housing and rents, and food prices, to act as an employment bureau, and to raise funds for assisting unemployed persons to travel in search of work. Every organised workman was to pay 2 pfennige, or $\frac{1}{4}d.$ a week, and it was expected in this way to raise £125 a year, which it was hoped the Municipal Council would supplement by a grant out of sympathy with the objects in view. This, however, the Council declined to do, and it was clear that the workers

would have to depend upon their own resources. While the promoters of the scheme were compelled for the time being to restrict their programme, they lived to be grateful that by being denied municipal help they escaped municipal control, that by losing a subsidy they reserved freedom. The secretariate was duly formed, and was opened on November 1, 1894, with Marten Segitz, a metal worker, a capable and devoted advocate of labour, as its first adviser. It opened its doors with a general offer, not only to the organised working classes, but to the townsfolk at large, to impart information gratuitously upon all questions of labour law, of civil and political right, in a word, upon every relationship in which citizens stand towards each other, towards society, and towards the State. During the first year 6,839 inquirers sought advice or help, but by the year 1902 the number had increased to 17,707. So, too, the number of officers increased from one to three, and the expenditure (which means also the voluntary contributions) from £214 to £515.

The experiment was, indeed, from the beginning a great success, and it naturally attracted the attention of labour organisations in other towns as well as social students in many lands. The Workmen's Secretariate was not expressly a Social Democratic institution, yet the political societies of the working classes, not less than their trade unions, viewed its work with interest and sympathy. Imitation soon followed. Stuttgart

established a Workmen's Secretariate in 1897, and Munich, Hanover, Mannheim, Halle, Breslau, Bremen, Hamburg, Frankfort, Cologne, Dortmund, Magdeburg, and other large towns soon followed; while an information bureau established in Berlin in 1899 was converted into a formal Workman's Secretariate and so named. By way of compliment to the Social Democratic Trade Unions the religious organisations of working men—both Protestant and Roman Catholic—have since created for their members agencies on the same lines at Berlin, Cologne, Essen, Munich, Mannheim, Stuttgart, and other places, while the Hirsch-Duncker Trade Unions have established rival Workmen's Secretariates at Düsseldorf and elsewhere. These are all, however, sectional in constitution and pursue sectional aims.

The Workmen's Secretariates proper are maintained by the combined trade societies of a town or district. Secretariates for special industries or trades have not yet been formed, though they may well be a development of the movement. The nearest approach are the secretariates of the Coal Miners' Union, though the reason is that the colliery districts are as a rule given up to a single industry. The desirability of specialisation has nevertheless been felt in some cases, where peculiarities of employment call for exceptional knowledge and experience in the officiating secretary.

In general the basis of the workmen's Secretariates is still a very broad one. In some statutes

their benefits are expressly offered to "workpeople who adopt the basis of the modern labour movement," which implies at least that they must be organised trade unionists, and may also imply a tacit sympathy with the Social Democratic theory and programme. In practice, however, the Workmen's Secretariates do not as a rule err on the side of narrowness. Some of them are entirely free from exclusiveness, and others expressly lay themselves out to meet the needs of both organised workpeople—the "Peculiar People" of labour—and the aliens without the gates. Thus the Frankfort constitution recognises two distinct departments: (1) "The first department has to supply gratuitously legal information, and as far as possible legal protection, to all persons, without distinction of age, sex, calling (*Beruf*), party, and place of residence, as well as prepare documents relating to all branches of legislation, particularly the so-called 'social legislation.' (2) The second department has to give all workpeople organised in trade unions advice and help in questions of organisation, wages, and similar matters."

At the same time, there is evidence of a distinct tendency hostile to the old policy of the "open door," though women, apprentices, and orphans are given advice under all circumstances, whether organised or not. Thus, one of the latest secretariates formed, that at Barmen, adopted from the first the narrower policy. "The right to claim the services of the secretariate," runs one of

its rules, "belongs to (1) the members of all the trade unions affiliated to the trade union executive, so far as they discharge their statutory obligations to the latter, particularly in regard to contributions; (2) the members of the Social Democratic Association of Barmen; and (3) persons incapable of organisation, viz., women, widows, orphans, domestic servants, and apprentices."

As the Workmen's Secretariates are democratic institutions, democratic, too, are the method of election and the system of government. Whether chosen by open meeting of workers, by open meeting of trade unionists, or by delegates of the local trade unions, after the manner of an English Trade Union Congress, the secretary owes his office and his emoluments—which are never excessive—to the will of his past comrades of the mill, the forge, the workshop, and the mine. I say "former comrades" purposely, since most of the secretaries have been manual toilers, who first studied the social and industrial laws as voluntary workers in the councils of their political societies, as members of insurance committees, as officials of trade unions, or as contributors to the Labour and Social Democratic Press, and who thus graduated through the school of experience. Often these men know more about the statutes affecting labour than the skilled lawyers with whom they are from time to time brought into contact. Every German has in him the making

of an advocate : his passion for theory, his dialectical subtlety, his gift of speech, his fondness for turning every subject inside out, and that tendency to pedantry which Goethe saw in the English character, and was himself just pedantic enough to ignore in his own people—all these things are part of a natural equipment, and they make it easy for men whose training has been far from judicial to fall into the life of the amateur judge. Nevertheless, so important and far reaching has the work of the secretariates become, that of late candidates for these offices have been required to qualify by study as well as practical work. After his thesis has been approved, a candidate must serve as a probationer at an approved secretariate to learn the "methodology" of his work, and he is only fully recognised after he has given proof of capacity. In time it is probable that legal training will be insisted on as well.

A Workmen's Secretary is subject to an executive or supervisory board (*Aufsichts-Commission*), consisting of from five to eleven members, and beyond this his duties and his action are regulated by the local statutes which every federation of trade societies adopts for itself. To his executive a secretary is required at the end of each year to present an exhaustive report. The annual reports are not merely formal chronicles of calls received and subject advised upon ; they are intended to illustrate the working and application

of the Industrial Laws, and by a profuse reference to leading cases to afford the working classes a key by means of which to comprehend these laws for themselves. In some cases the report is accompanied by studies upon special subjects of direct interest to the working classes. Thus the Frankfort secretary has found time to write on the operation of the Accident Insurance Law, on the relation of the guild workman to the modern labour movement, on the rights of illegitimate children, and on the poor-law system.

The funds are as a rule raised by a weekly or monthly levy on the members of trade unions affiliated in the local *Kartell*, this levy amounting in general to 1s. a year. In some cases contributions are also made by political and other societies, and from the profits of the party newspapers. In the Radical Duchy of Gotha alone does the State vote a subsidy of £110. Then there are casual fees, small voluntary gifts, and other irregular receipts, insignificant in amount. The least expenditure necessary to the carrying on of a Workman's Secretariate has been found to be £125 a year if the work is to be done even fairly well, which means 1s. per head for 2,500 organised workers, but the German working classes have never pampered their secretaries and organisers. Thus five Workmen's Secretariates have a total revenue of under £100, ten have a revenue ranging from £100 to £250, six one of from £250 to £500, and only six one of over £500. One Workmen's

Secretariate in a town is the rule, but in some of the larger industrial centres there are two (Altona, Berlin, Bremen, Hanover, Stuttgart), and even three (Frankfort, Hamburg, Nuremberg). Their consultation hours vary from 7 to 10 daily on weekdays, with in many cases a couple of hours on Sunday. The names and addresses of the whole of the Workmen's Secretariates in the Empire appear periodically in the Socialist and Labour newspapers, which loyally help on their work.

It may be asked, Who are the actual clients of these busy functionaries, who thus offer advice and help without money and without price? As the Workmen's Secretariates are maintained by the allied trade unions, it follows that their chief work must lie amongst the working classes. Yet no favouritism is shown. A secretary, it is true, is specially at the call and service of labour societies and of all their members equally, and must promote the collective and individual interests of labour without distinction. But their usefulness is not limited to the wage-earning classes. Many of the inquirers are artisans, tradesmen, clerks, and petty officials, while the heterogeneous list of callers who cannot be reckoned to the German category of "the small people" (*die kleine Leute*) include doctors, editors, merchants, engineers, officials of all kinds, artists, actors, clergymen, and even mayors. Of the 14,824 inquiries which reached the Cologne Secretariate in 1904, 10,583 were from active working people of all classes,

and the rest were from corporate bodies (52), invalided workers (651), master craftsmen (659), other persons engaged in trade (388), State and municipal officials (139), with 2,352 inquiries from people of miscellaneous calling. Probably if investigation were made it would be found that of the 207 professions recognised by the German occupation census none would be found wanting. It must be confessed, however, that not a few members of the middle class consult the Workmen's Secretariate from no worthier motive than to cheat the professional lawyer.

It might be supposed that institutions like these, established in the interests of the working classes, would encourage a litigious spirit and even tend to weaken the respect of the law by espousing the cause of labour without due regard for considerations of right and wrong. Such an assumption is entirely unwarranted. The Workmen's Secretary has no interest whatever in legal actions. On the contrary, he dislikes them: he knows them to be costly and uncertain, and even where necessary to be productive of bad blood. His business is to help defenceless men to their rights, and he naturally endeavours to do so by following the line of least resistance. "In all cases in which legal measures are hopeless," writes a Munich secretary, "the inquirers are urgently advised to refrain from going to law." Where, however, a man insists, in spite of warning, on appealing to the courts, he is advised where and how to begin proceedings, and

there the Workmen's Secretariate stops. Furthermore, it is a general principle, which is compulsorily followed, to resolutely refuse advice or help of any kind where there is reason to suspect that an applicant wishes to evade legal or moral obligations, whether towards relatives (as in the case of parental maintenance or illegitimacy), towards creditors, or towards society at large in civil matters. Referring to cases of the first kind a Bremen Workmen's Secretary writes:—"We have had to impress upon no small number of young men—organised workmen among them—what are the moral and legal obligations which rest upon them in this regard. In every case we refused information where the applicant sought to evade his responsibilities." It is noteworthy that many of the secretariates pay special attention to the welfare of illegitimate children, and make it their earnest business to see that they are secured their full legal rights at the hands of those responsible. Again a Frankfort secretary writes:—"Information was frequently asked concerning the invalidity of debts under the Civil Code. Where necessary we advised the inquirers to plead the Statute of Limitations so that they might not be brought into distress owing to arbitrary distraint, but we earnestly pointed out to them their moral duty, nevertheless, to pay the debt by instalments, inasmuch as it would be despicable to use a legal right merely for the purpose of enriching themselves."

It is a motley company that flocks to the consulting room of the Workmen's Secretariate, as I myself recently visited it at Cologne. Workmen bring their disputes over wages, service, and insurance, and householders their grievances with landlord and neighbour; conciliation is generally urged as the safest policy and the best sense, and the inquirers go away promising to do as they are advised. Choleric individuals, whose honour has been wounded by opprobrious epithet or uncharitable innuendo, ask to be told the speediest, direst, deadliest retribution provided by law. Grievances of this kind are, as a rule, but newly born. So the Workmen's Secretary waits until the hot blood has cooled down, and only then proceeds to admonish, as the elicited facts of the case may suggest. So, too, the hard-pressed debtor comes with the usurious moneylender literally at his heels. The poor man is willing to pay, if time be but granted; but Shylock says the debt is overdue and insists on having his pound of flesh. The Workmen's Secretary hears the story patiently, satisfies himself that he has been told not only the truth but the whole truth, and if convinced that the creditor is unduly straining his legal rights, he warns him that there exists a law of usury for the special benefit of his kind. As a rule the warning is enough and a reasonable arrangement is come to, though it has happened that a Workman's Secretary has taken an extortionate moneylender into the court, has secured his conviction,

and has been complimented by the judge upon the performance of a valuable public service. So, too, where a mortgage is about to foreclose on a workman's house it is often possible to stay the threatening hand and so tide the little householder over his temporary distress. But romance as well as tragedy enters into the Workmen's Secretary's daily duty. Servant girls bring their affairs of the heart, and their confidence is never abused; betrothed young couples who cannot get their parents' consent to marriage come to implore the kind secretary's powerful influence; and on one occasion it was the happy lot of the Frankfort secretary to convince a bank official that in allowing his daughter to become the wife of a lithographer his name and family would not fall into irretrievable disgrace. There is justification for the note of confidence and pride which is struck by the Bremen Workmen's Secretary when he boasts:—"The Workmen's Secretariate has proved itself a social relief station (*Hilfsstation*) in the widest sense of the words. Not only in legal disputes, but in all the untoward vicissitudes of daily life, the people come to us in confidence. We are not able to help in every instance, but whenever the possibility exists of aiding the needy we regard it as our earnest duty to intervene, and whatever we are able to do with our weak powers we do it in the cause of the class-conscious Bremen working-class."

An analysis of the returns of 32 Workmen's

Secretariates for a recent year showed that 195,679 visitors were given advice on 197,927 subjects, distributed as follows:—

Subjects of interrogation.	No. of times advice was given.	Percentage of the whole.
Civil Law	57,595	29.1
Industrial Insurance	56,571	28.6
Labour and service contract... ..	32,722	16.5
Communal and civil affairs... ..	18,190	9.2
Penal Law	14,448	7.3
Industrial matters	3,191	1.6
Labour movement	6,167	3.1
Miscellaneous	9,043	4.6

These figures give an average of 6,185 inquiries to every secretariate, which is equal to 20 for every weekday throughout the whole year.

While the working classes entirely trust and profoundly esteem their secretariates, the reception which these institutions have had at other hands has in general been at least friendly. Many people who view with misgiving the industrial movement because of the Socialism which is behind, below, and around it do not refuse to acknowledge the value of this effort of labour to assert and realise itself, and above all to applaud the spirit of self-help and self-reliance which has inspired it. Perhaps the best proof of success is the fact that since April 1, 1903, there has been established in Berlin a Central Workmen's Secretariate, a representative organ both of the entire body of trades unions in the Empire and of all the local secretariates. It is maintained and controlled by the

general committee of the trade unions and its services are at the disposal not only of the affiliated secretariates, but of all organised workers without restriction. Its primary function is to "prepare the appeals which the trade unions have served upon the Imperial Insurance Bureau and to provide for the verbal representation of these appeals in the proceedings before the Bureau," a function the importance of which will be understood when it is remembered that the respondents are always represented by professional advocates, chosen for their ability to darken counsel and throw obstacles in the way of sick and injured workpeople receiving the compensation to which they believe themselves to be entitled. Other functions of the Central Secretariate are to help the trade unions in all elections to all courts and committees upon which the workers have representation under the Insurance Laws, and to watch the decisions of the various courts and codify them alike for the guidance of the provincial secretariates, and for the prevention of unnecessary litigation. The annual expenditure upon the central agency was originally fixed at £750, raised by the trade unions by means of a levy of from $1\frac{1}{2}d.$ to $2d.$ per member per annum, but there can be no finality in a matter of this kind, and it has already been found that as work increases so also must expense. Though nominally the Central Secretariate is intended to benefit the organised workers it has not hitherto declined to serve the interests

of unorganised workers when appealed to by secretariates whose operations extend to the working classes generally without restriction, though it is unlikely that this policy of offering indiscriminate help will be long continued. It is significant that both the Protestant and the Roman Catholic working men's (non-Socialistic) unions here have again imitated the adherents of the "modern labour movement" by establishing rival central organisations.

Nevertheless, the secretariates have had to contend with obstacles which would hardly be experienced in any other country. Most of these obstacles are a result of the ineradicable suspicion of the labour movement which fills the official breast, whether the official be a State bureaucrat or a mere municipal Bumble. When the promoters of the first Workmen's Secretariate, that at Nuremberg, proposed in their innocence to call it the "Workmen's Secretariate of the town of Nuremberg," the mayor detected in the words the assumption of a title which reflected upon the dignity of the municipality, and, backed by law, police, and pains and penalties endless, he summarily forbade their use. On the whole the municipal authorities have been least sympathetic. Here and there the secretariates' relationships with them have been completely satisfactory, but their common attitude has been one of cold aloofness, where not of supercilious hostility. Yet while good feeling is mostly found in South

Germany, the unfriendliness is found in the North, a circumstance not without bearing upon the political conditions prevalent in the two parts of the Empire. In some places the police authorities have been as obstinate as possible, to the extent of making it almost hopeless to carry on the work at all on practical lines. In one town the curious spectacle was for a long time witnessed of the local legal tribunal and the police officials persisting in prosecuting the Workmen's Secretary for "illegitimately following his calling," after representatives of the Government had twice declared in the Reichstag that their proceeding was entirely illegal. On the other hand, the Workmen's Secretaries are in some places allowed to plead before the legal courts, and judges have been known to compliment them when by their instrumentality the interests of justice have been clearly served. The attitude of the factory inspectors is various. In Prussia it is in general one of reserve, possibly because of the unsympathetic attitude of the higher State authorities and functionaries toward the labour movement in general which has already been indicated. In the South it is decidedly friendly. There the factory inspectors willingly maintain systematic communication with the Workmen's Secretaries of the large towns, welcoming their suggestions and receiving and investigating their complaints. In Baden the relationship is so cordial that the rooms of the Mannheim Workmen's Secretary are used by

the district factory inspector for consultations with workpeople. So far the legal profession has not taken much notice of the secretariates, probably because their work has not seriously interfered with the calling of the paid advocate. At any rate, while the secretariates are certainly instrumental in disposing of a multitude of disputes which otherwise would have found their way needlessly and often hopelessly to the law courts, the legal profession has as yet shown no symptom of a tendency to swell the ranks of the unemployed.

As to the future of these remarkable institutions, all that can be said with safety is that they are still on the threshold of a career of untold usefulness. For the Workmen's Secretariate does not compete with the trade unions. It rather undertakes duties which are beyond the province of these. Where the trade union stops the Workmen's Secretariate steps in and continues the work of watching and defending the interests of labour. To the trade union belongs now, as before, the task of organising labour, of agitation, of carrying on the struggle for improved conditions of employment, of conducting strikes, of supporting the victims of worklessness, and the like. The Workmen's Secretariate, on the other hand, looks after the broader legal rights of labour, recognising that the more laws the State creates the greater becomes the necessity of securing their easy and effective operation. The Workmen's Secretariates are in fact a practical step in the direction of that "free

administration of justice and free legal help" which was long ago desiderated in the programme of the German Social Democratic party. And yet it would be wrong to assume that the secretariates have as yet taken their final form. As the number of these institutions extends, so also does their utility. The wider their scope the greater the needs multiply. Work creates work; without search for them, new openings constantly present themselves, new opportunities come to light; and it may well prove that the Workmen's Secretariates of a score years hence will take a place in the life of civil society the importance and value of which are anticipated by only the most sanguine leaders of this new labour movement.

The Roman Catholic People's Bureaux and Workmen's Secretariates take the second place, after the Socialist secretariates, among institutions of this kind. Their number at the beginning of 1905 was 62, and while several of these (Berlin, Aix-la-Chapelle, Bochum, Essen, Munich, and Düsseldorf, for example) compare in point of usefulness with the best of the Socialist secretariates, the majority do a very restricted work. The idea in establishing these agencies is that working-men of the Roman Catholic confession shall be able to obtain all the guidance and help they need from advisers of their own faith.

The Protestant People's Bureaux and Legal Information Agencies are of more recent origin and clearly arose in imitation of the effort made by the

Roman Catholic Church. Their number is not large, and their work is in the main restricted to advice upon difficulties arising out of the various labour laws. The Berlin Bureau is the largest institution of the kind; it has branches in three parts of the city, but the number of inquirers falls far below that to which the Socialist secretariates are accustomed.

CHAPTER XVII

MUNICIPAL INFORMATION BUREAUX.

THERE is known to German Imperial Law a franchise, bearing the name "Right of the Poor" (*Armenrecht*), which secures free legal advice and representation before the civil courts to persons whose narrow means do not allow of their engaging paid advocacy. In order that this right may be used, written declaration of straitened circumstances must be made before the proper court, and the acceptance of this declaration absolves the applicant from all costs of hearing, and obtains for him, if necessary, the free services of a qualified pleader, who is nominated by the court. Herein German law is not singular; nor was this "Right of the Poor" enacted by way of concession to the Socialist demand of free administration of justice in every department of civil life, for it existed before the earliest of the Socialist programmes.

A more decided step towards the Socialist ideal has been taken of late years by the establishment in a number of towns of free legal advice and information agencies, conducted by the municipal authorities by trained officials, which all citizens are entitled to consult without formality of any

kind when in any doubt or difficulty. These agencies are variously named People's Bureaux, Labour Bureaux (*Arbeitsämter*), and Legal Agencies (*Rechtsstellen*), but their purpose is in the main identical. The oldest institutions of the kind are that of Hamm, in Westphalia, which dates from 1896, and that of Ulm (1899), while one of the latest is that of Magdeburg. These public advice agencies differ from the Workmen's Secretariates of the trade union type in that they cover wider ground, and do not exist for the special purpose of elucidating industrial laws or helping working people to the rights which these laws promise them.

Naturally questions of tenancy and civil disputes of a minor character furnish the agencies with a large part of their clients. Other questions upon which advice is frequently sought relate to industrial insurance, disputes with employers (industrial and domestic), marriage relationships, testamentary difficulties, and in a less degree taxation and military service. In short, the usefulness of these agencies is only limited by the needs of those for whom they exist and who in general show great readiness to use their opportunities. Thus the Municipal Information Bureau at Mülhausen, in Alsace, gave advice to 32,090 inquirers during the year 1904-5, the Municipal Workmen's Secretariate at Kaiserslautern gave advice to 8,411 persons during 1903, and the Elberfeld Municipal Legal Bureau to 4,320 persons during 1904.

The last named agency¹ is conducted in a room set apart for the purpose in the Town Hall by an official who is connected with the Court of Industry (*Gewerbegericht*), and who discharges this function as a subsidiary part of his duty (*im Nebenamt*, as the technical phrase goes). All sorts of people seek advice in all sorts of difficulties. There is the merest indication of formality about the asking and answering of questions. The door is open for anyone to enter. There are no formidable forms to fill up, there is no searching preliminary investigation to undergo, by way of exhibiting the *bonâ fides* of the petitioner and the reasonableness of his claim to be saved the lawyer's charges. A few minutes' conversation suffices to enable the municipal adviser to grasp the difficulty which has to be resolved, and as a rule it takes even shorter time to give his answer. Of course, there is no assumption of judicial authority. The Municipal Legal Bureau does not presume to take the place of the law and its tribunals. What it tries to do is to diminish the need for litigation, by making the law clear, by pointing out where right and wrong lie in any given dispute, and by discouraging legal proceedings where the chances of success do not make the game of law worth while. One derived the impression that if free justice is not here brought to everybody's door in the approved Socialistic fashion, justice herself is represented in a particularly hospitable and benevolent frame of mind.

¹ When visited by me in June, 1905.

The Elberfeld experiment is typical of many others following the same purpose and achieving the same valuable results. Only last year the municipality of Cologne decided to enter this comparatively new sphere of social service. There the Socialist and Confessional (Protestant and Roman Catholic) Workmen's Secretariates have hitherto had the field to themselves, and the Socialists specially have taken the threatened competition of the municipal authority unkindly to heart. They will no doubt do their best to keep the organised labouring classes away from the public advice agency when it is started; but the Cologne workman is not enamoured of Socialism to the extent that his brother of Berlin or Leipzig is, and like the rest of Cologne's schemes of municipal philanthropy, this new one will unquestionably justify the faith of its authors. Meanwhile, the movement is extending to South Germany, where the Bavarian Government has formally appealed to the municipalities to establish institutions of the kind.

CHAPTER XVIII.

THE GERMAN POOR LAW.

IN order the better to understand the German Poor Law, it will be well to bear in mind the administrative division of the several States and the obligation which the law of each State imposes upon its various self-governing authorities in regard to the care of the destitute. Prussia may be taken as an example. The first division is into provinces, at the head of which are the chief presidents. The provinces are divided into government districts (*Regierungsbezirke*), each again with its president or prefect. Below the government districts come the circuits (*Kreise*), each under a sub-prefect (*Landrath*). Below the circuits come finally the local government areas, either urban or rural, as the case may be. For poor-law purposes there are two kinds of unions—the local unions (*Ortsarmenverbände*), for single communes or parishes as a rule, and the district unions (*Landarmenverbände*), which are responsible for the maintenance of paupers without legal settlement. The unions provide poorhouses, variously named, according to need, and this “indoor” maintenance is known technically as “closed” (*geschlossen*) relief, as distinguished from “open” (*offen*) or “outdoor” relief.

Special institutions for orphans, for lunatics, and for other helpless persons whose maintenance in the ordinary poorhouses is not desirable, exist as in this country. Further, each province is expected to establish and maintain a workhouse or house of correction in which vagrants and people of disorderly life are disciplined, and many circuits support relief stations, in which itinerant work-seekers are lodged and fed, for the casual ward of the English pattern is unknown.

The question of the Poor Law is in Germany closely bound up with the wider questions of settlement and migration, which have played an important, though consistently an obstructive, part in the history of German unity. The political particularism which of old characterised the individual States was faithfully reflected in provincial, district, and parochial government. No city republics of Italy were more jealous of their privileges, more exclusive in their citizenship, than were the petty German States, and the towns within these States, prior to the maturity of the great national movement towards unification. The right of settlement was conferred only under severe restrictions. Equal civil privileges were refused to the stranger, who was yet called upon to pay dearly for his incomplete citizenship. Admission dues were levied, that in Berlin amounting to £3; preferential taxes were imposed; and the rights of freemen had to be purchased at a very heavy price. Some of the

reasons for withholding the privileges attaching to settlement sound strange to the modern ear. In many parts they were made dependent upon religion, and generally the applicant was required to be in possession of a certain solid property, so that in no likely contingency could there be a fear that he or his immediate descendants would fall upon the rates. The shrewd peasants on different banks of the Spree, near Berlin, who, a few years ago, like modern Charons, rowed the body of a suicide across and across and again across the river for the length of a summer's day, in order to avoid the expense of a coroner's inquest and burial, since the luckless man had obolus in neither lips nor pocket, were only perpetuating the inhospitable traditions of their forefathers.

It is the merit of Prussia to have led the way in poor law as in many other enlightened reforms which not only accelerated German political unity but made it practicable. The enactment of industrial freedom (*Gewerbefreiheit*), involving the right of every individual to follow the calling of his choice, went hand in hand in Prussia with the removal of irrational restrictions upon the right of settlement in that monarchy. Prussia's example was not at once followed, for sluggish reluctance and the political troubles incidental to the middle of the nineteenth century held the smaller States back. The establishment of the North German Confederation, however, did what reason unaided could not do, since it made uniformity in civil

right a logical and political necessity, and thus from 1867 dated the full recognition of the unqualified right of migration and settlement in the greater part of Germany. The law adopted on the subject, which was afterwards incorporated in the Constitution under which the German Empire is now governed, was, to all intents and purposes, the earlier law of Prussia.

Article 3 of the Imperial Constitution of 1871 sets forth :—

“ A uniform citizenship (*Indigenat*) applies to the whole of Germany, with the consequence that the citizen or subject of each Federal State is to be treated in every other Federal State as a native, and is, accordingly, to be allowed to take up permanent residence, to carry on trade, to enter public offices, to acquire land, to acquire the rights of citizenship, and to enjoy all other civil privileges under the same conditions as subjects of the said State, and is to be similarly treated in regard to legal usage and protection. No German may be restricted in the exercise of this privilege by the authorities of his own State, or by the authorities of any other Federal State.

“ The regulations regarding poor relief and admission to local parochial unions are not affected by the principle laid down in the first paragraph. In the same manner the treaties concluded between the individual States of the Confederation in regard to the custody of persons to be expelled, the care of the sick, and the burial

of deceased citizens continue in force until further notice."

As the law of the Empire now stands, a parish may refuse domicile in one contingency only, viz., when there is a certainty that the new-comer, from lack of personal means, will at once become chargeable to the public funds. On the other hand, the mere apprehension of such chargeability in the future is no valid reason for refusing admission to the parish.¹ No capitation due may be levied on new settlers, but they may at once be assessed to parochial taxation, with the proviso that should they not remain longer than three months in the parish no such local taxes can be demanded. At the same time local regulations regarding the acquisition of communal rights (*Gemeindebürgerrechte*) and participation in special communal privileges and franchises are not affected. To the enjoyment of these, qualifications varying in different States and towns are necessary.

In regard to the Poor Law, too, a distinction is drawn between general principles and their application, the former being matter of Imperial and the latter of State legislation. The Imperial Law lays down the principle that in regard to the mode

¹ Such is the law, though in practice the law is not faithfully observed. Count Posadowsky, Imperial Minister for the Interior, said in the Reichstag on February 7th, 1906, that in some rural districts it was no uncommon thing for labourers to be refused a dwelling where the fear was entertained that they might at some remote time fall on the poor funds. Several instances of this have come to the writer's knowledge.

and measure of public relief to be granted in case of necessity, and in regard to the acquisition and loss of right to relief, every German in every German State shall be regarded as a native. It also provides that poor relief shall be administered through local and district poor-law unions. The two differ in several particulars. A local poor-law union may consist of one parish or manor, or several, or of parishes and manors combined. A district poor-law union may be identical in area with an entire State, or may be composed of a group of parishes organised for this special purpose. A local union is bound to afford relief to needy persons resident at any time within its bounds, with the proviso that such union may reclaim the costs from the union permanently liable (owing to the relieved person having his domicile there), and may transfer him to that union. As to which the Federal Settlement Court¹ (*Bundesamt für das Heimatwesen*) has ruled that "An able-bodied man is temporarily in need of help if without work and without property that he can dispose of in order to satisfy urgently necessary (*dringend notwendig*) wants of life, as, for example, food and shelter." Thus relief may be claimed by a person who possesses real property or other effects, even capital, yet cannot at once turn them into money, also by a person capable of working yet unable to find work; even when a man's want is entirely culpable he must be relieved. In the case

¹ For the "Amt" is a judicial and not an administrative body.

of domestic servants, apprentices, journeymen, and trade assistants, the law provides that should they be overtaken by illness while in service the local poor-law union is liable to bear the cost of medical attendance for six weeks, and only when illness has exceeded that time can the repayment of the costs incurred be claimed from the relief domicile. In the event of a destitute person not possessing a relief domicile in the parish where he falls upon the poor rate, *e.g.*, vagrants, the liability is incurred by the district union in which he lives at the time ; and in case he has been discharged in a destitute condition from a prison or a hospital, the district union from which he entered such an institution becomes liable. In the case of destitute foreigners the local poor-law union in which destitution sets in is liable, with a re-claim on the Federal State in which the union is situated, though the State may by legislation transfer this liability to the district poor-law union.

The acquirement of settlement (*Unterstützungswohnsitz*) is dependent on—(1) *Residence*, the qualification here being two years' uninterrupted residence after the eighteenth year of age in a local union ;¹ (2) *Marriage*, the husband's domicile being shared by the wife. A widow or a judicially separated wife retains the husband's relief domicile unless it be forfeited by two years' absence or another

¹ A Bill before the Reichstag while this book is passing through the press proposes to reduce the term of residence to one year, and the age of qualification to sixteen years ; the age was reduced from twenty-four to eighteen in 1894.

domicile be obtained. (3) *Descent*, legitimate children sharing the domicile of the father and illegitimate children that of the mother. As settlement is acquired by two years' residence (though the period may not begin with admission to a hospital or other sick institution) so it is forfeited after two years' uninterrupted absence. Disputes between unions as to liability are settled according to State law where the unions are in the same State, and according to Imperial law (of June 6, 1870) where the unions belong to different States. In the latter case appeal is allowed to the Federal Settlement Court, whose judgment is final. This Board has no jurisdiction over Bavaria and Alsace-Lorraine, however, since the Imperial laws on settlement do not apply to these parts of the Empire.

In Bavaria the so-called political parishes or communes are responsible for the maintenance of their own poor, though here, too, the right exists of reclaiming from a pauper's relief domicile the cost incurred in his maintenance. Besides the authorities of the political parishes there are higher organs for the districts and circuits (*Kreise*), in whose care are placed the large public institutions required by the poor-law system of the country. Alsace still continues under the French law, which does not recognise a formal claim to relief, whether against State or parish. Nevertheless, a system of poor relief (*Armenbureaux*) exists in over a third of the parishes into which the province is divided.

It is left to the Legislatures of the various

States to determine the constitution of the local and district unions, and also, as already stated, the mode and measure of the public relief afforded. This is done by the Supplementary Laws. The Prussian Law (March 8, 1871) enjoins that every parish shall be constituted a local poor-law union, unless it be expedient to unite two or more parishes in one union, and the administration of poor relief falls to the parochial authority, though in the case of urban districts it may, by resolution of the parish, be transferred to distinct committees (*Deputationen*), composed of members of the local government bodies.

And here a word in passing as to the important part in parochial government which is played by the Poor Law Administration. The work of poor relief does not, as is so often the case in England, fall into the hands of men without special qualifications, and who join boards of guardians for the mere pleasure of over-assessing their neighbours' property and under-assessing their own, but is usually—and in large towns invariably—the special business of citizens chosen for their intelligence and practical sense, and by them is regarded as amongst the most responsible branches of civic duty. Nor may this duty be shirked at will. The Prussian Supplementary Law respecting relief domicile (section 4) says explicitly: "Every parishioner entitled to take part in parochial elections is liable to discharge unpaid duties in the poor-law administration of the

parish during a period of three years, or longer, as may be provided by the statutes of the parish. Exemption from this obligation is only granted on the following grounds: (1) Permanent illness; (2) business affairs which necessitate frequent or long absence; (3) the attainment of the age of 60 or more years; (4) the occupation of a public office; (5) other special circumstances, constituting a valid reason for exemption, as to whose existence—so far as the parochial statutes make no provision to the contrary—the parochial authority shall decide. A person who has occupied such honorary position during the prescribed time shall be exempted from re-appointment during a similar period next following.”

Again, section 5 says: “Any eligible person who without legal justification shall refuse to accept, or to continue, voluntary duties in the poor-law administration may be deprived for a period of from three to six years of the right to take part in parochial elections or to occupy honorary civic positions, and may be assessed to the extent of an eighth to a quarter more to the direct parochial rates. Decision upon this point, so far as the parochial statutes say nothing to the contrary, rests with the parochial authority, but such decision requires the sanction of the revisory authorities.”

It deserves remark that the filling of some other unpaid parochial office does not absolve a citizen from serving in the poor-law administration of

his parish. Nor are medical men—exempted though they are from other civic duties—allowed immunity from this branch of public service.

As to the character of the relief afforded, the Prussian Law provides that every destitute German resident in the State shall have a claim upon the poor-law union liable to (1) shelter, (2) necessary subsistence, (3) the requisite treatment and care in case of sickness, and (4) seemly burial in case of death. The person seeking relief may be maintained in a poor house (*Armenhaus*) or hospital (*Krankenhaus*), or the relief may be given in return for work, such work being suited to the person's capacities. This work test of poverty is in many poor-law unions rigidly insisted on.

Another institution remains to be considered in connexion with poor law administration in Germany, though in reality it belongs more to the penal system of the country. This is the correctional workhouse (*Arbeitshaus*). In the penal regulations of some of the States prior to Imperial unification—Prussia and Bavaria being, however, exceptions—the workhouse did duty as a medium between the ordinary house of correction and the convict prison. In the Imperial Penal Code it is recognised as a penitentiary in which certain offences against social order, connected for the most part with inveterate laziness and vagabondage, may be atoned for by hard work. Its methods and economy will be more particularly described in a later chapter.

The poor-law system of Germany is a field which the statistician can hardly be said to have seriously entered. Important and, indeed, essential as are accurate numerical data upon the many phases of the poverty question, no attempt has been made to collect them since the publication of the 1885 statistics. Bavaria is the only State which publishes regular data of value.

It remains only to state the directions in which a modification of the Poor Law system of Germany is advocated. Political parties are divided into camps on the question of settlement. On the one hand the Socialists ask that poor relief may be simplified by abolishing the last trace of the particularism which was in the past so formidable an obstacle to Poor Law reform, viz., the transference of paupers from the unions in which they fall upon the rates to the unions in which they possess relief domicile. They argue that, as the claim to poor relief is regulated by Imperial statute as being the natural right of a citizen, paupers should be maintained where their independence fails them, whether or not it be their native place or their relief domicile. It is evident, however, that such an arrangement might bear harshly upon small or poor areas, especially in the absence of any attempt at uniformity of poor-relief methods. Unions which adopt the principle of "the poorhouse or nothing" would enjoy a welcome immunity from costly pauperism, while unions in which out-relief is the custom would

often have more than their proper share of paupers to maintain. On the other hand, the Conservatives endeavour with growing success to transfer the burden of poor relief from the rural to the urban districts, and they persistently agitate for the restriction, and many demand the repeal, of the right of free migration and settlement.

It is also claimed that the more niggardly Poor Law Unions should be levelled up to an all-round standard of tolerable liberality, and here the English Poor Law reformer will be inclined to comfort himself with the reflection that other countries are even as his own. At the same time it is allowed that paucity of means is often the cause of inadequate relief; hence the further demand that in such cases larger administrative areas should be formed. One other reform much advocated is the transference of some of the functions of the Poor Law authority from the domain of public charity to that of social right, so that in such cases civil disqualification and the stigma of pauperism may be removed. For example, it is held that the relief of widows and orphans should be a charge on some form of Insurance Fund and not on the rates.

A measure, however, as to whose wisdom and necessity everybody is agreed is the better organisation of the Poor Law system. Greater uniformity of action is desirable, and to this end a new Central Authority, corresponding to our own Local Government Board, and possessing statutory

powers of control, seems to be necessary. Such an authority is now lacking, with the worst results for the relief system of the country, and not less for the paupers themselves. At present each State, and, within certain limits, each union, is allowed to go its own way, and efficient control is not exerted. Amongst the results which may be expected to follow the introduction of efficient Imperial supervision on a systematic basis are greater economy, or at least better results for an equal expenditure, the preserving of a just balance between the out-relief and in-relief systems, and generally a greater degree of uniformity in methods and administration.

CHAPTER XIX.

ELBERFELD POOR-RELIEF SYSTEM.

THE system of poor relief which was first identified with the town of Elberfeld, in Rhenish Prussia, and which, though now introduced into many large German towns, is still called after the place of its origin, excels exactly where the English system is specially defective. Even the most determined apologist of the English Poor Laws must admit that their history is for the most part a history of legislative folly and administrative incapacity. We have by turn gone from the extreme of treating the destitute as criminals born for the gallows to the other extreme of making their existence so free from care, and of extinguishing so effectually the last trace of independence in them, as to give them no other desire save to live and die in the receipt of parish doles. As to administration—though there are bright exceptions of success—its results are on the whole disappointing, for the machinery of the law is bad, and to make matters worse it often happens that the working of this bad machinery falls into the most unsuitable hands possible. Where we err in England in dealing with the poverty question is, as in so many other directions, in our failure to

apply to it scientific methods. The whole constitution of the organs of poor relief is based on the principle of benevolence. Instead of endeavouring to prevent pauperism, we relieve the poverty of the moment and tacitly encourage the habits which so often induce it. Guardians of the poor exist for the purpose of giving money, and seldom give, what is of at least equal importance, their moral influence, advice, and help. "That is not charity which the hand can hold," says James Russell Lowell. At least it is not the only kind of charity, and it seldom proves the most permanent kind of help.

Here are seen the pre-eminent virtues of the Elberfeld system. Instead of being purely charitable—and what is easier than to vote public money?—it is also disciplinary and educational. Amongst the duties expressly imposed on the Poor Administration is "investigation into the conditions of the poorer class of the population and the causes of their poverty, and the adoption of effectual preventive and remedial measures, or the recommendation of these to the municipal administrative authority."

Practically the Elberfeld system dates from a hundred years ago, though it was only placed upon its present footing in 1853. Up to the end of the eighteenth century the relief of the poor in Elberfeld rested entirely in the hands of the churches, which for this purpose received voluntary donations even beyond sufficiency. Indeed,

the freedom with which charity was distributed fostered the growth of a great mendicant class, which became so numerous as to threaten the security of property and endanger public morality and order. When it was so easy to live by benevolence, the labouring class largely rebelled against work, and high wages were often incapable of inducing strong, able-bodied men to leave their life of idleness. The basis of an orderly system of poor relief was laid in 1800, when a public authority consisting of six citizens was established and the following principles were adopted for its guidance: (1) Only really destitute persons should be relieved; (2) in order to establish the condition of the recipients of relief, they should be frequently visited; (3) relief should not exceed the necessities of life; and (4) every pauper should be obliged to do work suited to his capacity in return for the help given. In other words, the principle adopted was that the purpose of relief should not be simply to provide for the physical necessities of the hour, but also, and even primarily, to encourage the recipients to habits of independence and self-respect. Between that time and the middle of the century, the Poor Law Administration of Elberfeld passed through various vicissitudes, but the modifications which have been rendered necessary by the centralisation of poor relief in public hands, by the growth of the town, and by the introduction of new legislation, both of the State and the Empire, on the subject of

poor relief, have not changed the foundation principles so long ago laid down.

The system followed to-day owes its existence mainly to the foresight and rare sagacity of three men—Daniel von der Heydt, David Peters, and Gustav Schlieper—and the immediate cause of its introduction was the intolerable burden of poor relief in 1852, a burden created by the terrible legacy of poverty and mendicity which had been left by a period of industrial and commercial depression, whose evil results had been intensified by a visitation of cholera. The plan was devised of dividing work and responsibility to the utmost possible extent. Herr von der Heydt so organised the poor relief of the town, that for every four recipients of assistance there was an almoner whose duty it was not only to keep the central authority acquainted with the circumstances of his charges, but also to afford to these the help of his personal influence and advice, often more valuable and more needed than mere money. This system has come down to the present day, and the experience of over half a century has served only to enhance it in the estimation of the citizens of Elberfeld, while other German towns—Berlin, Cologne, Crefeld, Dresden, Stuttgart, etc.—have adopted the system with such modifications as local circumstances and traditions have made necessary.

The Elberfeld system recognises two kinds of poor-law subjects—the destitute incapacitated and the destitute able-bodied. The former have an

unconditional claim to relief in so far as others who are liable cannot provide for their needs; the latter, however, may be put to work suited to their powers. The "Instructions" say:

"The needy but capable person, if he, or another on his behalf, applies for aid, and if he can prove that he has honestly, but in vain, endeavoured to obtain work and support himself, may be temporarily supported until he can earn a sufficient income in so far as others are not liable and able to maintain him, or voluntary charity does not supply his needs, but he is bound to do such work, suited to his capacity, as may be allotted to him."

There are two kinds of poor relief—"open" (*offene*) or outdoor relief, and "closed" (*geschlossene*) relief, i.e., maintenance in public institutions for the poor. Outdoor relief is given in money (generally for a week at once), food, clothing, furniture, medical assistance, or working apparatus (as tools, sewing machines, etc.); while indoor relief is given in some one of the town's institutions for the purpose—the poor house, the orphanage, the home for deserted children, and the shelter for the homeless. These are under special committees, composed of town councillors and qualified citizens, elected for three years, one-third retiring annually with eligibility to re-election, but as this department of poor relief offers no distinctive features it need not detain us.

The general work of the Poor-law Administration is entrusted primarily to a body of nine men appointed by the Municipal Council, and consisting

of the president (who is the Mayor for the time being or his deputy), four members of the Council, and four private citizens chosen by the Council, each for a period of three years. The administration, however, follows a plan of devolution of duty. The town is divided into thirty-nine districts (*Bezirke*), and these districts are again sub-divided each into fourteen circuits (*Kreise*). Each district has a superintendent (*Bezirksvorsteher*), and there is an almoner (*Armenpfleger*) for each circuit, making 546 almoners in all. Service in this department of public work is obligatory on every duly qualified citizen who may be nominated to it. So far, indeed, does this obligation go that in the event of illness an almoner is required himself to provide an efficient substitute, whom he must beforehand have thoroughly acquainted with his duties, and must notify the superintendent of his district that he has done so. The spirit in which the work is undertaken may be judged from one of the principles laid down in the Instructions:—

“The offices of district superintendent and almoner belong to the most important honorary municipal offices, and their worthy discharge requires a large measure of active philanthropy and an earnest sense for justice: a love that will hear the petition of the poor with benevolent heart and with friendliness; an earnestness that will reject unjustifiable demands, find the right measure of necessary relief by conscientious examination, and take care that the granting of

alms does not encourage sloth and irregularity of life."

The duty of relief is held to be restricted to the "granting or supplementing of the means absolutely essential to the support of the poor. Desirable though it is that the district meetings should be permeated by a spirit of practical philanthropy, they must dutifully restrict official relief to the measure of what is necessary."

The money needed for relief is paid to the district superintendents at the periodical sittings of the Poor Administration, and they allot it as required; while food, clothing, and other articles needed by necessitous persons are procured from the poorhouse. There are no orders on the local tradesmen.

Every application for relief, whether made by the person desiring it or by some one else on his behalf, is handed on to the almoner for the locality in which the case is situated for immediate investigation. Each almoner has charge of a certain number of houses, and he is responsible for the care of the poor who may reside therein. The secret of the success of the system consists, indeed, in personal acquaintance with the poor and with their conditions of life. The result is, on the one hand, to prevent malingering and consequent fraud on the public, and, on the other, to prevent the neglect of deserving cases of want. If the almoner is satisfied with the result of his inquiries he may himself give temporary relief forthwith, should the

case be urgent ; otherwise the case is held over for decision by the full district meeting, for the visitors of each district meet as a committee, under the presidency of their superintendent, every fortnight, and report upon the relief given and the applications received. No application is considered which does not come through the almoner of the district to which it relates. The fortnightly meetings of the Poor Administration itself are also attended by the various superintendents, who give information upon the state of poverty in their districts. As a rule an almoner must not have more than four cases to look after at once. He must also visit the poor at least once a fortnight in their own homes, in order to acquaint himself with their condition and with the changes which may have taken place in their prospects. Part of this work of investigation is to check the amount of earnings going to the family, to inquire into the payments made by insurance and other benefit funds, and to make certain that the clothing, bedding, and other articles which have been granted are in constant use. As with us, a special form is sent to the employer in order to learn earnings. Beyond this the almoner must collect all the information which belongs to what is known as the "case paper" system in England ; and especially learn whether legal liability to maintain exists on the part of relatives, with ability to discharge this liability. Each case paper is kept posted up for two years, when it is superseded, but an old paper must be

preserved for another two years before being destroyed. In the case of a removal to a different district, the local almoner notifies the change of address to the almoner of the new district and acquaints him also with the history of the case. Where in a district distress is specially prevalent, part of the work of supervision and visitation is allotted to the almoners of other districts, and where a destitute person has his settlement elsewhere he is relieved provisionally, and the Poor Administration takes up the question of liability with the poor-law union interested.

The superintendents likewise are expected to pay periodical visits to the poor of their districts, either alone or with their almoners, in order to acquaint themselves with the condition of affairs and to satisfy themselves that the poor relief is being wisely distributed. Relief is only granted (in weekly payments) for fourteen days at a time, and before it can be renewed there must be a re-investigation of the case. Where there is reason to fear that money would not be well spent, soup, clothing, bedding and other articles may be supplied from the poor house instead.

The Elberfeld system differs from a common practice of poor-law administration in England in that willingness to receive indoor relief is not adopted as a test of destitution. In any case, relief is only given where the applicant's existing incomings fail to provide the absolute necessities of life. For the carrying out of this condition a

“standard of income” is laid down. Thus a family is supposed to require income weekly as follows, to provide for food, clothing, house rent, and furniture, and if this amount be not received, a claim for relief to the extent of the deficiency may be established, though it rests with the almoners of the district concerned to give less or more:—

	s.	d.
The head of the family	3	0
A wife living with her husband	2	6
A child of 14 years and over in work and earning	3	0
A child of 14 years and over not working	2	2½
A child of 10 to 14 years	2	0
A child of 5 to 10 years	1	7
A child of 1 to 5 years	1	5
A child under 1 year	1	0
Total for a family of 8 persons consisting as above	16	8½
For a single person living alone	3	6

It is stipulated that “the existence of this weekly income, either at the time of the application for assistance, or as the average of recent weeks, as a rule excludes any claim to relief from the public poor funds.” Where the income is less it may be brought up to this maximum, though it is not assumed that it will be done as a matter of course, the exact amount of relief depending upon the circumstances of every individual case. The increase of this relief basis is only allowable when “the most unfavourable conditions conceivable exist, and the reasons for such departure must be entered fully in the district book.”

Several other notable principles of relief observed at Elberfeld may be mentioned. Thus relief is only given to a deserted wife when she can furnish a certificate to the effect that the police have failed to persuade the husband to return to his home. There are no special regulations refusing relief to persons living in insanitary dwellings, but the almoners are requested to notify the police authority of such dwellings where they exist, and that authority takes summary measures to abate the evil. The costs of burial are only paid by the poor-law authority when it bears the whole charge for coffin, *cortège*, etc. Where tuberculous persons are in receipt of relief, the poor-law authority is always ready to provide beds so that they may sleep alone, so safeguarding to some extent the healthy members of the household. Should a larger dwelling be necessary in the interests of health, the authority may increase the weekly relief so as to cover the increased rent.

The value of women's co-operation in the work of poor relief has been but tardily recognised by the Elberfeld Municipal Council, progressive though it has shown itself on the general question of poor-law administration. Resolutions and regulations adopted in October, 1902, and amended in November, 1904, give an important, though still a subsidiary, place to women in this sphere of benevolent enterprise. On the request of a meeting of district almoners, women (married

and unmarried) may be added to the district committees, though not more than three to a district, and their presence does not reduce the statutory number of fourteen men. The lady almoners are not, however, given special rounds, but are commissioned to visit anywhere in the district where, in the judgment of the men, "female activity is specially appropriate, as in cases of single women, large families, and foster children," also in cases where "the influence of a woman on the female household manager in receipt of relief is calculated to promote the sense for order and cleanliness, and in particular to exert a moral stimulus." It appears, however, that at the beginning of 1905 only one district had been courageous enough to adopt this optional right to invite the help of women. Against 583 men there were still only two women in the Elberfeld poor relief service. Otherwise the ladies of the town, through their *Frauenverein*, do excellent work in connexion with *crèches*, the kitchens for the poor, the country outings for sick children, and the vagrants' shelters.

It is impossible to make a useful comparison between the cost of relief in Elberfeld and that in an English town of the same size and character. Questions like the standard of life, the local cost of living, rent, and the relative amount of out and indoor relief complicate such a comparison and make helpful deductions impossible in the absence of an infinity of detail. Thus the following

figures can pretend to no absolute value, and are only added for the sake of information. The amount granted in outdoor relief in money during the administrative year 1903-4 (March 31) was £10,394; in payments to foster parents, £495; in kind and otherwise, £1,084; while £1,114 was granted to non-municipal institutions maintaining adult or juvenile poor, making a total grant of outdoor relief of £13,089. This represented a payment of 1'61 marks or 1s. 7 $\frac{5}{8}$ d. per head of the population of 162,700, which is about the average of the past twelve years. Taking the poor-law system in its entirety, outdoor and indoor relief of every kind (including the poorhouse, orphanage, and home for deserted children), and administrative expenses, the net cost to the town was £28,706, representing a charge of 3s. 6 $\frac{1}{3}$ d. per head of the population, which was also the average of the four years 1900-1903. During the year 7,689 persons received permanent or temporary relief in one way or another, representing 4'73 per cent. of the population. The percentage for the five years 1899 to 1903 was 4'84; for the five years 1894 to 1898, 4'48; for the five years 1887 to 1893, 4'92; and for the five years 1884 to 1888, 4'88. Going back to 1880, however, the percentage was 6'62.

But the financial aspect of the question is not the one by which the people of Elberfeld would desire their system of poor relief to be judged. The peculiar value of the Elberfeld system is that it

brings the administrators of poor relief face to face with the people whom it is their duty to relieve. The average English guardian of the poor is a guardian only of the public pocket; of the poor he knows as a rule very little; even his relief he usually grants vicariously through an official. Upon the financial aspect of the question, therefore, I am not concerned to dwell. Tried by its moral fruits, however, the Elberfeld system must be allowed to have achieved signal success. In the first place, it is contended that begging has been brought to the "irreducible minimum," and the amount of pauperism has been greatly diminished. Provident habits have been encouraged amongst a thriftless class, love of work has been promoted where it did not exist before, and the social and moral status of the lowest grades of the inhabitants has been elevated. For, thanks to the visits of the almoner, both the manners and the morals of the poor are fostered, the domestic and personal virtues are encouraged, parents are advised on their duties towards their children, children on the reverence and obedience due to parents.

An idea of the magnitude of this voluntary work may be gained from the fact that some 600 citizens are engaged in it, independently of the ladies' auxiliary association. One of these had last year been in office forty-nine years, 19 had been in office over thirty years, 81 over twenty, and 268 over ten years. In this

honourable body of public servants there were 243 business men and manufacturers; 169 architects, engineers, contractors, and master craftsmen; 150 civil officials, teachers, doctors, lawyers, chemists and apothecaries; 9 were farmers and landowners; and only 22 were persons in private life. The figures are significant. The town, in fact, gives its best men to the work of poor relief, and there are always more offers of voluntary service than there are positions to fill.

CHAPTER XX.

TREATMENT OF INDUSTRIAL
MALINGERING.

IF in many respects the Germans set us an example in the rational care which they take to keep labour in an efficient condition and to encourage the worker to follow the ways of providence, so unattractive to the "economic man" of common experience, they are no less our exemplars in the treatment of the industrial malingerer, the drone of the social hive.

In speaking of Germany's methods of combating vagrancy, mendicancy, and loafing generally it is satisfactory to know that one need no longer strain at the irksome labour of breaking fallow ground; better still, that the old prejudice against disciplinary measures has itself largely disappeared. Hence in treating this question my present purpose will be exposition rather than advocacy. It is well, however, to remember that what is said of Germany holds good equally of Holland, of Belgium, of Switzerland, of Norway, and other Continental countries; for in her irrational, happy-go-lucky method of forcing the honest but penniless work-seeker into the company of the idle vagabond and giving both the same treatment, England stands almost alone amongst civilised States. We have

seen how in Germany the former is helped on his way. For the latter there exists a special institution of proved efficacy—the workhouse. But the Continental workhouse has nothing in common with the agency so named known to the English Poor Law. The *Arbeitshaus* is a workhouse indeed. It is not intended for the reception of the dependent poor at all; it is essentially a penal establishment, and those who enter its portals must first have committed repeated offences entailing magisterial conviction and punishment.¹ The Imperial Penal Code thus describes the people for whom the workhouse exists:

“Whoever wanders about as a vagabond.

“Whoever begs or causes children to beg or neglects to restrain from begging such persons as are under his control and oversight and belong to his household.

“Whoever is so addicted to gambling, drunkenness, or idleness, that he falls into such a condition as to be compelled to seek public help himself, or for those for whose maintenance he is responsible.

“Any female who is placed under police control

¹ In the German prison system there are rising grades of severity. First comes *Haft*, which is simple detention or ward, which may last from one to six weeks. It is a light penalty intended to satisfy justice in trivial cases. *Festungsstrafe*, *Festungshaft*, or *Festungsarrest* follows. This is detention in a fortress from one day to fifteen years. *Gefängnisstrafe* is imprisonment in gaol, which may last from one day to five years. *Arbeitshaus* detention is a punishment supplementary to the latter by way of discipline and may extend to two years. *Zuchthausstrafe* is penal servitude and applies to the worst crimes—it may be for life or from one to fifteen years. Eight months of *Zuchthaus* and one year of *Gefängnis* are regarded as equivalent, as are eight months of *Gefängnis* and one year of *Festungsarrest*.

owing to professional immorality when she acts contrary to the police regulations issued in the interest of health, public order, and public decency, or who, without being under such control, is guilty of professional immorality." [Also, by a recent amendment of the law, procurers and bawds.]

(As to this class of offender an important modification of the law was introduced by an amendment of June 24, 1900, providing that women who are handed over to the State police may be sent to a reformatory, or a refuge for fallen girls, instead of to the workhouse; while a female sentenced for immoral life who has not completed her eighteenth year may *not* in any case be sent to a workhouse. The State bears the cost of maintenance in a reformatory or refuge.)

"Any person who, while in receipt of public relief, refuses out of sloth to do such work suited to his strength as the authorities may offer him.

"Any person who, after losing his past lodging, fails to procure another within the time allotted to him by the competent authority, and who cannot prove that in spite of his best endeavours he has been unable so to do."

The statute provides that offenders of the foregoing classes and several others may be put to work suited to their capacities and condition either within prisons or outside, provided they are kept from mixing with free workpeople, and that after the period of detention has been served they may be handed over to the State (as distinguished from the communal) police authority, which may sentence them to be detained for any period up to

two years in a workhouse, or to be employed under police control upon useful public works during the same period. This maximum term seems long, but it is not too long, for it gives the institution a tolerable chance of making some moral impression upon an offender, while the virtual minimum of three months is in most cases as useless for disciplinary and reformative purposes as three days. Between these terms punishment varies according to the frequency of criminality.

Reserving for a separate chapter a description of typical institutions of this kind, certain features common to the whole of the Prussian workhouses and the general character of their inmates may be noted here. As to administration they are directly under the chief presidents of the provinces, though in the last resort they belong to the domain of the Ministry of the Interior and the Ministry of Justice. Prussia has twenty-four workhouses of all kinds. The rule is one at least for every province, though the larger and more populous provinces have more. The workhouses, with their accommodation, are:—

Provinces.	Males.	Females.	Total.
BRANDENBURG (4).			
Rummelsburg . . .	625	375	1,000
Strausberg . . .	520	—	520
Prenzlau . . .	480	26	506
Landsberg . . .	200	70	270
POMERANIA (4).			
Neustettin . . .	190	30	220
Ückermünde . . .	=	340 =	340
Stralsund . . .	120	25	145
Greifswald . . .	110	—	110

Provinces.	Males.	Females.	Total.
HANOVER (3).			
Moringen	800	—	800
Wunstorf	818	—	818
Himmelsthür	—	315	315
POSEN (2).			
Bojanowo	450	—	450
Fraustadt	—	130	130
SAXONY (2).			
Gross-Salze	453	82	535
Moritzburg	558	79	637
SCHLESWIG (2 as 1).			
Glückstadt and Bockel- holm	1,020	50	1,070
HESSE NASSAU (2).			
Breitenau	330	40	370
Hadamar	248	86	334
SILESIA (2).			
Schweidnitz	1,400	300	1,700
Breslau	600	300	900
EAST PRUSSIA (1).			
Tapiau	392	80	472
WEST PRUSSIA (1).			
Konitz	520	180	700
RHINE PROVINCE (1).			
Brauweiler	1,000	250	1,250
WESTPHALIA (1).			
Benninghausen	350	60	410
Totals	<u> </u>	<u> </u>	<u>14,836</u>

In the whole of these workhouses there were detained at the end of March, 1904, 8,981 men and 1,067 women, a total of 10,048 persons. It is a noteworthy fact that the commitments during the year 1903-4 to the twenty-four workhouses of Prussia were fewer by 50 per cent. than twenty years before. In the interval the number had varied between a maximum of 15,839 and a minimum

of 7,800, though meantime the population of Prussia had increased from 28,318,000 (1885) to 34,472,000 (1900), equal to nearly 22 per cent.

The movement of this workhouse population will appear from the following figures. On April 1st, 1903, there were in all the twenty-four workhouses:—

	Men.	Women.	Total.
(A).	8,833	1,131	9,964
There entered during the year 1903-4. (B).	9,218	1,145	10,363
	<hr/>	<hr/>	<hr/>
	18,051	2,276	20,327
There were discharged during the year	9,070	1,209	10,279
	<hr/>	<hr/>	<hr/>
There remained on March 31st, 1904	8,981	1,067	10,048
	<hr/>	<hr/>	<hr/>
The total number of days' detention (A and B) was	3,225,613	393,237	3,618,850
and the daily average of prisoners	8,813	1,074	9,887

Of the 9,218 men admitted into the Prussian workhouses during the year 1903-4, 326 were committed for vagabondage, 5,983 for begging, 1,059 for vagabondage and begging, 93 for sloth, 179 for immorality, 12 for refusal to work, and 1,151 for being without homes. The duration of the primary sentences was as follows:—3 months and under, 27 ; 3 to 6 months, 2,857 ; 6 months to 2 years, 3,997 ; 2 years, 1,920. The causes of imprisonment in the case of women were:—Vagabondage 50, begging 79, vagabondage and

begging 51, sloth 6, immorality 851, refusal to work 2, no home 82. The duration of the sentences was :—3 months and under, 2 ; 3 to 6 months, 457 ; 6 months and under 2 years, 522 ; 2 years, 140.

The prominent characteristic of the life of these institutions is severe work of a useful and as far as possible of a remunerative kind. This is not merely a fundamental part of the curative discipline which the prisoners are here to undergo ; it also has a practical side, for in this way a considerable portion of the costs of maintenance is borne by the prisoners themselves. Thus the maximum cost per head in Prussian workhouses shown by the returns for 1903-4 was £28 5s. at Hadamar, against which went earnings of £15 19s. per head ; and the minimum was £12 13s. at Schweidnitz, against which had to be set earnings of £8 16s. per head. The maximum earnings per head were £16 3s. at Greifswald, the minimum £4 3s. at Rummelsburg. The maximum subsidy needed from the public funds was £19 5s. at Fraustadt and the minimum £2 7s. at Gross-Salze, which had earnings of £11 10s. per head arising out of industrial employments. Other workhouses which needed small subsidies were Moritzburg, which earned £9 16s. 10d. per head and cost the community £3 12s. 9d. per head, and Bockelholm, which earned £11 10s. 8d. and cost the community only £2 18s. 6d. per head. The deficiencies are covered by the provincial

funds, for in Germany the common Swiss rule does not hold good that the maintenance (*Kostgeld*) of the prisoners in the workhouses falls on the communes in which they have legal settlement.

As to the efficacy of workhouse treatment in the repression of sloth and vagabondage something will be said later. Pastor von Bodelschwingh, the founder of the Labour Colony, who is no lover of the workhouses, whose inmates he would prefer to deal with in the Labour Colony way, contends that the society in these houses of correction is too bad to allow of the prisoners' reformation. The society may be bad, but the conclusion based upon this fact is not consistent with the universal regulation which strictly prohibits intercourse between prisoners. That the discipline is healthy and productive of good results is the testimony of all officials whom I have consulted, though their opinion is also unanimous that longer sentences are desirable.

As a rule the workhouses follow a mixed economy of agriculture and industry. In some cases agriculture is the only possible means of occupation, though on the other hand several of the workhouses are exclusively industrial. My own opinion is that the ideal type is a workhouse established upon a distinctly industrial basis and located as near as is convenient to a town, with a view to the easier disposal of the prisoners' labour and of its products.

CHAPTER XXI.

THE BERLIN WORKHOUSE.

THE workhouse of Rummelsburg, near Berlin, is an example of the house of correction which is conducted more on an industrial than an agricultural basis. It is by no means the best example of the kind; it is on so large a scale, and owing to the sources and character of its material it does not possess the possibilities of financial success which lie within reach of smaller and simpler institutions. As a fact it is the least independent workhouse in Prussia. The total cost of the prisoners at Rummelsburg during the year 1903-4 was £19 12s. per head, of which £4 6s. only was covered by the proceeds of their labour, leaving a deficit to be made up out of the public funds of £15 6s. Nevertheless, its conjunction with metropolitan life gives to it special features of interest. For the Rummelsburg workhouse serves as a receptacle for those elements of Berlin's population which get beyond the control of the street police—the moral residuum which lacks the will or power to keep its evil propensities under rein and curb. As a building it is a masterpiece of structural ingenuity, and is singularly well fitted for its manifold purposes.

The workhouse, with its annexes, covers many acres of ground at the outskirts of an industrial village a few miles out of the city, and abutting on one side upon the river Spree, and its extent may be judged from the fact that the director has every day of the year more than 2,500 persons in his custody. These, however, are not all physically capable men and women. For to the workhouse is attached a large hospital for the reception of persons who have come to Rummelsburg owing to misdemeanour but are incapable of work, are decrepit, or suffer from chronic disease. Such prisoners, according to their condition, are admitted to the hospital either on their arrival or on the expiration of the period of detention. The workhouse itself has accommodation for 400 men, 300 women, 224 foster-boys and 75 girls (young people who are taken in hand for reformative purposes), a total of 1,000. During the year 1903-4 there entered the workhouse alone (apart from foster-children) 2,036 males and 160 females, a total of 2,196 prisoners; there were in detention at the beginning of the year 1,596 persons (1,479 males and 117 females), and there were discharged during the year 1,934 (1,794 males and 140 females), so that there remained at the year's end 1,858 prisoners (1,721 males and 137 females). Of the male offenders admitted during the year 1,039 were imprisoned for mendicancy, 49 for refusing to work, and 703 for having no home.

Of the female offenders 112 were imprisoned for immorality, 14 for begging, 30 for not having a home, and one for sloth. The sentence of detention in the case of men was from three to six months in 542 cases, from six months to two years in 770 cases, and the full two years in 479 cases; in the case of women the proportions were 67, 69, and 21 respectively.

The actual workers, both male and female, number about 1,800. It is a first principle of management at the workhouse that all men of healthy body and mind sent thither shall be employed on the great irrigation works which are the culmination of the metropolitan "canalisation" or sewerage system, and as a rule over a thousand men are located there. The irrigation works are situated several miles away, and for the sake equally of convenience, economy of time, and better oversight, the men are lodged on the spot in barracks (50 to 100 in each) instead of being led to and fro daily, and as a rule the whole of the term of detention is spent *in situ*. The life is unquestionably hard, yet considering the conduct which has brought the majority of the men within the clutches of the workhouse—vagabondage, incurable idleness, and intemperance—it is bound to be stimulating and educative. From five in the morning until eight in the evening during the summer they are kept steadily at their outdoor tasks, working in bands, each under the control of overseers, armed with sabre and revolver, and by the time their sen-

tence is served these past parasites of society have either learned to tolerate work or they hate it with a deeper hatred than ever before. If the former, both they and society are the gainers; if the latter, they will in all probability come back again before long and undergo a second experience of the same kind. These barrack colonies are self-contained and self-managed; for while the great majority of men are kept at agricultural work of various kinds a certain number are told off for culinary and general domestic service.

The system of employing the more capable workhouse denizens upon the irrigation works not only saves the municipality of Berlin a large expenditure, but it places the Corporation in a very favourable position in the event of labour troubles occurring in connexion with the sewerage and scavenging of the city, for there is here a reserve of forced labour, beyond the reach of the trade union and the labour organiser, which can at any time be called in to tide over a temporary deficiency of free paid service.

All outdoor work in connexion with the establishment—in garden, yard, and stable—is done by the inmates, and that with but the slightest oversight, so readily do they fall in with the accepted code of the workhouse, which is contained in the one simple but all-sufficient word “obedience.”

The less robust and the older men, who are unfit for the arduous outdoor work of the sewage farm, are employed variously in and about the

house. There is shoemending or tailoring or carpentry or locksmithry in abundance for such as have a knowledge of these crafts or can be taught them. For example, a certain number are engaged exclusively in sewing for the great municipal orphanage, which is situated not far away. Bread-baking is also done on a wholesale scale for municipal institutions, and even chimney-sweeping is one source of occupation and also of income. One of the most remunerative works, however, is wood-cutting: some 9,000 cubic yards of wood are yearly chopped into faggots, which are used in the various official buildings and schools belonging to the municipality. The very old men are put to lighter employments, like coffee-bean sorting and feather sorting for beds. The entire list of trades and handicrafts followed embraces tailors, shoemakers and cloggers, coopers, turners, joiners and cabinet makers, basket makers, painters and glaziers, brush makers, locksmiths, tanners, paperhangers, bookbinders, straw plaiters, masons, and potters.

Nor are the women allowed to be idle, for that were to disregard the essentially educative purpose of their detention. Most of the domestic work of the workhouse is done by them, besides which they do sewing and washing for other public institutions in Berlin, such as the municipal offices, hospitals, shelters for the homeless, the great cattle market, the cemetery administration, the police force, and the like.

Summarising recent returns, I find that of a daily average of 1,758 workers in 1903-4, 421 were engaged in work of various kinds on behalf of the workhouse, 1,046 were employed in the irrigation fields, 149 were employed on behalf of public institutions, 144 on behalf of outside employers who farmed their labour, and the rest were variously engaged in remunerative work.

The discipline enforced in the workhouse is rigid, and in certain eventualities rigorous. The code of the day is as follows in summer: At 5-5.45 a.m. all inmates must be up, dressed, and ready to receive orders; at 6 what is called "first breakfast" is taken; from 6.15 to 9 there is work; from 9 to 9.30 there is "second breakfast"; from 9.30 to 12 work; from 12 to 1.30 dinner and rest; from 1.30 to 5 work; from 5 to 5.30 tea; from 5.30 to 6.45 work; from 6.45 to 7 preparation for bed, and at 7 all retire. On Sundays and festivals no work is done, but the routine is otherwise pretty much the same. On Saturdays and the evenings preceding festivals, work ceases at 4 p.m. No smoking is allowed, but in its place chewing is suffered; and beer is supplied in not illiberal measure, to each inmate a litre (weak) one day and half a litre the next. But though as a rule the hours of work are the same for all work is not measured by time, but according to the capacity of the individual inmate; and where the tasks imposed are unfulfilled at the close of the day, owing to sloth or insubordina-

tion, punishment follows. Where the inmates work for other than establishment needs and consumption, a very small payment—at the most a few coppers a week—is offered to the industrious, and these earnings are divided into two equal parts, of which one is expended on additions to the regulation food rations and on other extras, while the other half is put away as “savings,” and given to the owner on his discharge.

And yet there is no mechanical treatment of the inmates. Each one is treated individually and according to his or her distinctive characteristics. “I study each case that comes before me,” the director said to me during our two hours’ wandering over the establishment, “and act accordingly. You cannot deal,” he added, “with such people in the mass if you wish to do them any good. Every one has his peculiarities, and these must be studied and taken account of. But all are treated alike in this—they can always count on friendliness, with firmness behind it.”

And here one of the rules for the observance of the inmates deserves to be quoted: “The inmates should live together in peace and quiet, none interrupting another in his work, but rather by industry, order, and decent moral behaviour encouraging each other to reformation of life and setting each other a good example. Conversation upon past misdemeanours may under no circumstances take place; nor may one inmate reproach

another with any crime which he may have committed during his career."

Moreover, no communication is allowed between the older and younger of either sex, not, however, the director said, from fear that the old would contaminate the young, "for the young (he assured me) are far worse than the old."

From what has been said it will have been gathered that though punitive the institution is also, and in a far greater degree, educative, and in practice it is found that a genuine moral influence is really exerted. The idle learn how to work, and often to endure work patiently, if not exactly to recognise its right or needful place in the economy of human society; the filthy learn cleanliness; the unruly obedience, as day after day they pass the laborious hours under a critical taskmaster's eye; and the immoral are purged both physically and morally under a healthy restraint against which it were futile to rebel.

The discipline in general leaves little to be desired, and the director spoke very contentedly of the conduct of his heterogeneous family, though correction for minor offences has frequently to be resorted to. There are many degrees of punishment, and the director has an absolutely free hand. Where formal warning has no effect, permission to receive visits is withheld for a time; next permission to write or receive letters; then the right to supplement the workhouse diet out of the reward of industry is cancelled; the next punish-

ment is the forfeit of these earnings themselves; then, as a further measure, should one be needful, open-air exercise is disallowed; next rations are curtailed; then comes simple cell incarceration (*Arrest*), and finally imprisonment on hard fare (*strenger Arrest*). There are, however, extraordinary measures, which very seldom have to be resorted to, such as the straight-jacket; while in cases of continuous bad behaviour it is competent for the director to propose to the police authorities (without further judicial proceedings) the prolongation of the sentence of detention. Of the 3,792 prisoners who were passed through the workhouse director's hands during the year 1903-4 (the daily average being 1,777), 358 had to be punished with cell incarceration, and in every case the cause was misdemeanour at work.

The religious and mental needs of the inmates are duly regarded. There are three stationed clergymen, and teachers attend to the deficiencies of the educationally backward. Not only so, but religious scruples are not ignored, for it is permitted to Jewish inmates to be absolved from work on their Sabbath and on the high religious festivals of their race, but in compensation they may be required to engage in "noiseless employments" on the Christian Sundays and festivals. Nor is the hair or beard of an inmate cut close, as the rule is, if religious considerations are against it.

Working hand in hand with the authorities of

the workhouse is a Discharged Prisoners' Aid Association, following pretty much the same aims, by the pursuance of the same methods, as the English associations so called, and every time-served offender is given the chance before leaving of placing himself under its protection. For men work is sought by the aid of the Metropolitan Labour Registry, and an endeavour is made to get women and girls into refuges or to return them to their relatives, but in no cases does the workhouse director or the association procure situations for them, for 90 per cent. of the females are under the control of the *police des moeurs*.

The director mentioned the odd fact that among the German criminal class there are, so to speak, social grades, and the sojourner in the workhouse belongs to the lowest of these. He ranks, in fact, as a mere plebeian; while the criminal who has served time in an ordinary gaol (*Gefängniss*) is known as a "baron," and he who has risen to the dignity of imprisonment in a penitentiary (*Zuchthaus*) is known as a "count." The reason why the workhouse is despised is that there the inmates are trained to methodical work, which is a degradation in the eyes of the criminal population. Perhaps no greater praise or justification could be claimed for it than is afforded by the unconscious testimony of those for whose benefit—if they would but believe it—this institution has been devised.

CHAPTER XXII.

DRESDEN MUNICIPAL WORKHOUSE.

THE Saxon capital has established for its own exclusive use a workhouse which presents points of special interest, inasmuch as it is conducted in close association with the Poor Law and by the Poor-law Authority, and is intended to meet the needs of the more or less stationary population of a large town. Dresden has separate institutions for the reception of the destitute poor who are suitable subjects for indoor relief and for the idle, loafing, and dissolute class whose indiscriminate association with the more or less deserving pauper gives a sting to the slander that "the poor in the lump is bad." For the former there exists the *Versorgungshaus*, or House of Relief, for the latter the *Arbeitshaus*. Prisoners admitted to the former cannot, as in England, take their discharge when they will, while discharge from the latter is—within the limits of the original period of commitment—entirely conditional upon good conduct. The poorhouse proper also serves the purpose of housing homeless families in temporary difficulty, though in these cases food is not given free. Should the heads of such a family fail to find

lodging within the time allotted, or become a source of annoyance to others, they may be transferred to the workhouse.

The workhouse is managed by a special committee of the Poor-law Administration, which, as in other German towns, is a department of the municipal service, and commitment can only follow upon an order to that effect issued by the Poor Bureau (*Armenamt*). The special feature of the Dresden Workhouse is that the police authority cannot commit independently of the municipal power. Before the issue of an admission order a document is drawn up describing the person concerned, and noting all necessary facts about him, and this document is preserved in the institution. On admission notification is sent to the Poor Bureau and to the Police Authority.

The purpose of the workhouse is clearly defined by the regulations adopted at its establishment in 1878, and revised eleven years later, and is stated as follows:—

“The workhouse is a closed institution with compulsion to work, whose purpose is (a) to accustom persons whose conduct has necessitated the granting of public relief either to themselves or to those for whose support they are responsible to a mode of life which will make them capable and disposed, on regaining their freedom, to maintain themselves and their dependents by independent work; (b) to influence educatively degenerate young persons by stringent discipline, order, and work, so as to induce them to follow a regular and honourable life.”

Eight classes of people, broadly grouped, are admitted into the workhouse:—

(a) "Persons who have become workless or homeless owing to laziness, disorderliness, or drunken and quarrelsome habits, and who either seek for admission themselves or are recommended to the Poor Bureau for admission by the police who are charged with the public welfare and security ;

(b) "Disorderly, drunken, and lazy persons who, though capable of work and of earning their livelihood, fall upon the public funds, amongst whom are numbered such persons who incur disease owing to drunkenness or sexual excess, and are as a consequence maintained in hospitals at the expense of the Dresden Poor-law Union without the cost of healing being paid by themselves, by their relatives, or by third parties ;

(c) "Those fathers and mothers who, on account of disorderliness, drunkenness, bad behaviour to their children, or any other culpability, are deprived by the police of the children for whose support they are legally responsible, so that these must be brought up at the public expense ;

(d) "Those fathers and mothers who either refuse or neglect to provide for the maintenance and training of their children, although their means or earning powers are even partially adequate, in so far as their children have as a consequence to be maintained and brought up at the public cost ;

(e) "Those natural fathers who neglect to pay the cost of the maintenance of children illegitimately born to them which legally rests on them and is determined by court of law or by arrangement with them, although their means or earning powers are adequate, in so far as the children have as a consequence to be maintained and brought up at the public expense ;

(f) "Married people who, although they are in possession of means or are capable of working, refuse

or neglect to provide for the maintenance of wife or husband respectively, whether these are without means and yet partially capable of earning a livelihood or entirely incapable, so that they fall upon the public funds ;

(g) " There are also received into the institution up to the completed eighteenth year—on the request or recommendation of parents, legal guardians, other guardians, or, so far as concerns children liable to attend continuation schools, the school committee—such young persons, being exempt from attending the elementary school, who, because of their demoralisation, brutalisation, neglected condition, or dislike of work, cause continual annoyance or threaten to become morally corrupt and to be an injury to the community."

Finally there are sent to the workhouse a certain number of paupers whose maintenance in such an institution is for special reasons deemed desirable by the Poor-law Authority. On the other hand, the workhouse does not admit children under fourteen years, sick persons, women nearing confinement, and mothers with unweaned infants.

Both the male and female departments of the workhouse are grouped into three divisions according to age, though special stress is laid upon the disassociation from their elders of young people between fourteen and eighteen years. Neither at work, at meals, nor in sleeping is there contact between old and young. The allotment of the inmates to the several divisions is left to the director, who is guided by their moral qualities and personal peculiarities as well as by their age. Within each division there are also three

“conduct” classes, and the inmates are placed in and withdrawn from these classes according to their deserts. The result of this grading has been found to be distinctly conducive to order and good behaviour.

The period of detention varies with the offence which has occasioned it. In the case of adults, where one of the offences enumerated in (a) and (b) is the cause, the minimum period is three months, and in case of repeated commitment six months, with a maximum of two years. Within the maximum period an inmate may be detained until the objects of the workhouse treatment have been attained. Young people committed for offences enumerated under (g) are detained for a minimum period of one month on a first committal, and two months on a repetition, but the maximum period is here also two years.

The Poor-law Authority strongly believes in the disciplinary influence of work, and “Blessed be drudgery” might be the motto of the workhouse. The regulations state:—“The inmates are to be employed in accordance with their physical and mental condition, either for the institution or for private persons in return for payment to the workhouse.” Each inmate’s daily task is determined by the director, though a minimum output is not required until he has acquired facility in the work given him. When the task is not completed owing to idleness or carelessness, punishment is awarded. The work done for the

workhouse includes the making of boots and shoes, linen for personal wear and for bedding, kitchen utensils, and tools and instruments. The miscellaneous work that was being done, for sale and otherwise, by various groups of inmates at the time of my visit included wood-splitting, coffin making, besom making (the besoms are sent all over Germany), mat knitting, mattress making for the Navy, writing and manifolding, the making of cocoanut matting (which is sold to dealers and not to the public direct), paper bags, boots and clogs, tobacco-leaf preparations, joinery, paper-hanging, locksmithry, bookbinding, etc. This was besides the ordinary domestic, culinary, and other general work of the establishment.

The women also wash for municipal institutions and even for private persons, and a large amount of female labour is expended over all kinds of sewing. The outside work, which is done by contract, consists for the most part of earth, field, garden, forest, and brickwork labour, and there is also a gang of furniture removers. The proceeds of this work go into the workhouse treasury, with the exception of a modest premium offered for the encouragement of diligence and skill. As a rule this money is saved for the inmates until the time of discharge (subject to deductions for "extras" in the way of food which may be indulged in and for breakages), and is then used as far as may be needful in the purchase of tools and clothing, though in special cases it may be diverted to the

support of relatives outside the workhouse. Where a balance remains it is either paid to the owner direct, in one sum or in instalments, or is given into the custody of a trustworthy person on his behalf.

There is no draconic treatment of the inmates, though most of them are prisoners guilty of serious offences against society. The regulations require that they shall be given food sufficient, in quality and quantity, to preserve them healthy and capable of work, though an element of administrative egotism may lurk here. The spiritual needs of the inmates are ministered to by Protestant and Roman Catholic visiting clergymen, and a religious service is held within the walls of the institution every Sunday, Christian festival, and Penance Day, attendance at which is obligatory. Nor are the inmates entirely cut off from the outside world. Visits from relatives may be received by inmates in the first and second conduct classes once a month, and by inmates of the third class once every eight weeks; the director deciding when, where, and whether or not in the presence of an official. Visits from people other than relatives are only allowed by favour. An inmate may not himself, however, save in exceptional domestic circumstances, leave the workhouse during the period of his sentence, though when the time for his discharge approaches he is allowed to go in search of work and a home.

Naturally strict regulations are imposed as to

order, regularity of conduct, obedience, and industry, and these the inmates are required to observe on threat of punishment. On the other hand, the officers are forbidden to insult an inmate or to use physical force against him, and complaint is allowed to the Poor Bureau. There are nine degrees of correction and punishment—

- (1) Warning;
- (2) temporary withdrawal of the privilege of buying food “extras” out of earnings;
- (3) temporary forfeiture of the labour reward;
- (4) reduction of rations;
- (5) the wooden bed;
- (6) simple confinement;
- (7) severer confinement with (a) wooden bed, (b) withdrawal of warm food, and (c) dark cell;
- (8) a very questionable form of correction known as “strict imprisonment” (which means confinement for fourteen hours a day in a square cage in which the prisoner may sit or stand upright but may not lie down, subject, however, to an hour’s rest at noon and a whole day’s respite every three days);
- (9) corporal punishment, which is rare and cannot be administered to women or to men over sixty years of age.

Within wide limits these penalties are awarded at the discretion of the director, but before confinement in a dark cell or corporal punishment the resident doctor must be consulted. Prisoners are discharged on an order of the Poor Bureau, and the director must notify both the bureau and the police when anyone leaves the workhouse. If a prisoner is without decent clothing he receives it, and should he lack

means he may be given help to the extent of three marks. But every endeavour is made beforehand to procure work for him.

The Poor-law Administration of Dresden is thoroughly satisfied with the workhouse and with the results of its discipline. The power to make all crooked natures straight is not claimed for it, but of its reformative influence there can be no doubt. Its chief value, however, lies in the fact that it secures to the Poor-law Authority the opportunity of dealing directly with several of the most difficult sections of the pauper class, people who will for ever sponge and prey on the community, rather than lead orderly lives, so long as the community is willing to tolerate and support them. The community neither tolerates nor supports these people in Dresden. So far as their physical capabilities go they are compelled to support themselves, and that under a restraint which by all accounts is at once corrective and invigorating.

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